

# Robert Smith

## Lending Specialist

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## SUMMARY

Talented Lending Specialist who excels at building a loyal customer base to achieve both short and long-term goals. Excels at analyzing and revealing customer needs and delivering exceptional results. Ordering new and replacement cards, reporting lost or stolen cards, processing any visa reports. Handling the increases and decreases in the line amounts, the closing out of cards, compromised card situations. Answering members questions in regards to their credit cards. Assisting with other Lending Specialist duties such as the electronic filing of titles on FDI.

## SKILLS

Excellent Communication And Efficient In All Microsoft Software.

## WORK EXPERIENCE

### Lending Specialist

ABC Corporate - March 2010 - 2022

- Answered an average of 50 calls per day by addressing customer inquiries, solving problems and providing new product information.
- Originated, reviewed, processed, closed and administered customer loans.
- Submitted loan applications to the underwriter for verification and recommendations.
- Dramatically increased the sales volume of the company by averaging 20 units sold per month.
- Completed appropriate loan journal and loan payment adjustments as needed.
- Perfected our lien on all secured consumer loans to guarantee our security interest and protect the company from potential losses.
- Executed over \$6.8 M in consumer loans for 2014; Exceeded goal by 147% Attended monthly lending meetings, reviewed policies, procedures and recommended alterations.

### Lending Specialist

Delta Corporation - 2007 - 2010

- Market to General and Sales Managers at auto dealerships in an effort to obtain business.
- Assist the call center as needed to help service members which also included cross selling new and existing Credit Union products.
- Opened new accounts and performed teller type transactions as needed as well as maintaining a balanced cash drawer.
- Sales Skills Used Interpersonal skill, organizational skills.
- Analyze credit data and financial statements to determine the degree of risk involved in extending credit or lending money.
- Complete loan applications, including credit analyses and summaries of loan requests, and submit to loan committees for approval.
- Support marketing and management teams to meet company goals Build leasing portfolio to \$100M per month through aggressive financing Maintain .

## EDUCATION

BA