




# CREDIT ANALYST RESUME


Example by Resume Genius

## Contact

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## Education

(May 20XX)

**Bachelor Of Science in Finance,**

Honors: *summa cum laude*  
ARIZONA STATE UNIVERSITY  
– Tempe, AZ

## Key Skills

Problem solving



Relationship building



Financial operations



Attention to detail



Strong work ethic



Report writing



Computer skills



Credit data analysis



## Summary

Credit Analyst with 4+ years' experience developing and approving customer credit applications. Adept at creating opportunities for clients and managing credit decisions for corporate accounts. Seeking a position at Robert Half to provide competent credit analysis for lending activities, and reduce financial risk to your company.

## Professional Experience

### Credit Analyst

JP MORGAN CHASE – Tempe, AZ

SEP 20XX

– Present

- Analyze 20+ financial statements and credit requests weekly to determine the creditworthiness of applicants
- Assess credit risks associated with applicant requests, determine repayment abilities, and relay findings to the manager
- Increase revenue by \$2 million by determining if customers are eligible for a credit limit increase after reviewing existing limits
- Identify 50–100 potential customers to establish credit lines to by analyzing income statements and cash flows in relation to customer risk
- Record a 21% decrease in overdue accounts in 20XX by resolving problems that prevent customers from paying

### Credit Analyst

AVNET – Phoenix, AZ

JUN 20XX

– AUG 20XX

- Collaborated with credit associations and references to exchange credit information on clients, and prepared reports on the risks in lending money to certain clients
- Stayed up-to-date on financial industry trends to make implementable recommendations about procedural/policy changes
- Saved over \$300,000 by identifying sources of overpayment, ensuring refunds, and conducting account corrections
- Reduced credit application processing time by 15% through implementing new client review procedures