

MICHAEL ANDERSON

Credit Operations Specialist

- San Francisco, CA
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Experienced Operations Banker with a strong background in credit and risk management within the banking sector. Expertise in evaluating financial data, assessing creditworthiness, and managing lending operations. A detail-oriented professional with a proven track record of developing risk mitigation strategies that support organizational objectives. Demonstrated ability to work collaboratively with cross-functional teams to enhance operational workflows and client satisfaction.

WORK EXPERIENCE

Credit Operations Specialist | Secure Lending Bank

Jan 2022 – Present

- Managed the credit approval process, ensuring compliance with internal policies and regulations.
- Conducted thorough financial analyses to assess credit applications.
- Collaborated with underwriting teams to develop risk assessment strategies.
- Monitored loan performance and identified potential risks to mitigate losses.
- Engaged with clients to discuss credit options and provide tailored solutions.
- Prepared reports for senior management on credit portfolio performance.

Risk Management Associate | CreditSafe Bank

Jul 2019 – Dec 2021

- Assisted in the development of risk management frameworks for lending operations.
- Conducted analyses of credit risk exposure and recommended action plans.
- Supported compliance audits and regulatory reviews.
- Collaborated with teams to implement risk mitigation strategies.
- Developed training materials to educate staff on risk management practices.
- Maintained up-to-date knowledge of industry regulations and best practices.

SKILLS

Credit Analysis

Risk Management

Financial Reporting

Compliance

Client Engagement

Analytical Skills

EDUCATION

Bachelor of Science in Accounting - University of Florida

2015 – 2019

University

ACHIEVEMENTS

- Improved loan approval turnaround time by 20% through process enhancements.
- Recognized for excellence in credit analysis and risk assessment.
- Developed a training program that increased staff proficiency in risk management practices.

LANGUAGES

English

Spanish

French