

GERALDINE KEHM

Commercial Loan Officer

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(687) 642-5699

123 Main St, Philadelphia, PA 19103



PROFILE

Commercial Loan Officer with 2 years of experience in providing financial solutions to small and medium-sized businesses. Proficient in analyzing creditworthiness, structuring loans, and maintaining strong relationships with clients. Demonstrated success in consistently achieving loan origination goals and contributing to the overall growth of the organization. Adept at collaborating with cross-functional teams and utilizing exceptional communication skills to deliver exceptional client service. Committed to helping businesses thrive by offering tailored financing options and prudent risk management.

LINKS

[linkedin.com/in/geraldinekehm](https://www.linkedin.com/in/geraldinekehm)

SKILLS

Underwriting

Risk assessment

Financial analysis

Negotiation

Relationship management

Credit evaluation

Regulatory compliance

LANGUAGES

English

Spanish

EMPLOYMENT HISTORY

Commercial Loan Officer at Fulton Bank, PA

Apr 2023 - Present

- Successfully managed and grew a \$50 million loan portfolio, resulting in a 15% increase in revenue for Fulton Bank in 2019.
- Developed and maintained relationships with over 200 commercial clients, leading to a 20% increase in new business opportunities in 2018.
- Implemented a streamlined loan approval process that reduced underwriting time by 25%, enabling the bank to approve and close loans more efficiently.
- Exceeded annual loan growth targets by 10% in 2017 and 2018, contributing to Fulton Bank's overall success in the Pennsylvania market.

Assistant Commercial Loan Officer at S&T Bank, PA

Aug 2021 - Feb 2023

- Successfully managed a commercial loan portfolio of over \$50 million, ensuring timely payments and maintaining a low delinquency rate of less than 1%.
- Assisted in closing over 100 commercial loans, totaling more than \$200 million in new business for S&T Bank, PA, contributing to a 20% increase in annual revenue.
- Developed and implemented a streamlined loan application process that reduced processing time by 30%, resulting in increased customer satisfaction and a 15% growth in loan applications.

EDUCATION

Bachelor of Business Administration in Finance at Wharton School of the University of Pennsylvania, Philadelphia, PA

Sep 2016 - May 2021

Relevant Coursework: Financial Accounting, Managerial Accounting, Corporate Finance, Financial Markets, Investments, Risk Management, Financial Analysis, and Budgeting.

CERTIFICATES

Certified Commercial Loan Officer (CCLO)

Jul 2021

National Association of Credit Management's Certified Credit and Risk Analyst (CCRA)

Jan 2020