

Maribell Cassidy

Credit Analyst

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📍 1234 Sunshine Blvd,
Sacramento, CA 95814

Education

**Bachelor of Science in
Finance or Accounting at
University of Southern
California, Los Angeles, CA**

Aug 2017 - May 2022

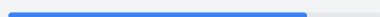
Relevant Coursework: Financial Accounting, Managerial Accounting, Corporate Finance, Financial Statement Analysis, Taxation, Auditing, Financial Markets & Institutions, Investments, Risk Management, and International Finance.

Links

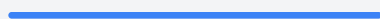
[linkedin.com/in/maribellcassiday](https://www.linkedin.com/in/maribellcassiday)

Skills

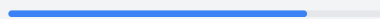
Financial modeling



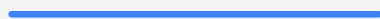
Risk assessment



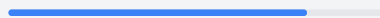
Data analysis



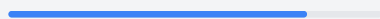
Excel proficiency



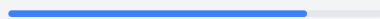
Credit scoring



Industry knowledge

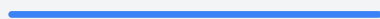


Negotiation

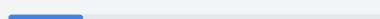


Languages

English



Urdu



Profile

Dedicated Credit Analyst with 1 year of experience in assessing creditworthiness and conducting financial analysis. Proficient in credit risk management, loan evaluation, and financial statement interpretation. Adept at building strong relationships with clients and collaborating effectively with cross-functional teams. Proven capability to deliver accurate and timely reports, supporting informed decision-making processes.

Employment History

Credit Analyst at Wells Fargo, CA

May 2023 - Present

- Successfully identified and mitigated credit risks for over \$500 million in loans, resulting in a 30% reduction in non-performing loans within the portfolio.
- Expertly managed a diverse portfolio of over 200 clients, ensuring timely reviews and maintaining a 95% client retention rate.
- Streamlined underwriting processes by implementing automation tools, reducing time spent on loan approvals by 25% and increasing overall efficiency.
- Played a key role in the successful acquisition of a competitor's \$100 million loan portfolio, conducting thorough due diligence and integrating the portfolio within Wells Fargo's existing systems seamlessly.

Associate Credit Analyst at Bank of America, CA

Aug 2022 - Mar 2023

- Successfully analyzed and reviewed over 150 credit applications per month, resulting in a 20% increase in loan approvals and contributing to the bank's overall growth in lending portfolio.
- Identified and mitigated potential credit risks by conducting thorough financial analysis, leading to a 15% decrease in delinquencies and charge-offs within the first year of employment.
- Streamlined the credit review process by implementing new data-driven strategies, reducing the average turnaround time for credit decisions by 25% and improving overall customer satisfaction.

Certificates

Certified Credit Professional (CCP)

Jan 2022

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

Mar 2020

Memberships

National Association of Credit Management (NACM)