Sereniti Neidermyer

Credit Investigator

👤 Profile

Detail-oriented Credit Investigator with 1 year of experience in performing thorough credit assessments and analysis for individuals and businesses. Proficient in data collection, financial statement evaluation, and risk assessment to support informed lending decisions. Demonstrates excellent communication and collaboration skills to effectively partner with cross-functional teams and ensure timely loan processing. Committed to continuous learning and staying up-to-date with industry regulations and credit policies.

💼 Employment History

Credit Investigator at Alabama Credit Reporting Agency, AL

Feb 2023 - Present

- Successfully reduced turnaround time for credit investigation reports by 25% within the first six months, by streamlining processes and improving communication with clients and internal teams.
- Conducted over 1,000 comprehensive credit investigations annually, maintaining a 98% accuracy rate and contributing to the agency's overall growth and reputation in the Alabama market.
- Identified and resolved 50+ cases of potential fraud through meticulous data analysis and collaboration with law enforcement, saving the company and its clients an estimated $2 million in potential losses.
- Implemented a new client onboarding system, resulting in a 30% increase in customer satisfaction levels and a 20% reduction in onboarding time, ultimately leading to higher client retention rates.

Associate Credit Investigator at Credit Bureau Systems, Inc., AL

Sep 2022 - Dec 2022

- Successfully reduced the average account delinquency rate by 15% within the first year by implementing efficient investigation and follow-up strategies.
- Streamlined the credit investigation process, resulting in a 20% increase in completed investigations per month, leading to faster decision-making for clients.
- Identified and resolved 50+ instances of potential credit fraud, saving the company over $200,000 in potential losses and maintaining client trust.
- Developed and maintained strong relationships with over 100 clients, ensuring a 95% client retention rate during the two-year tenure at Credit Bureau Systems, Inc., AL.

🎓 Education

Bachelor of Science in Finance or Accounting at University of Alabama, Tuscaloosa, AL

Aug 2018 - May 2022

Relevant Coursework: Financial Accounting, Managerial Accounting, Corporate Finance, Financial Statement Analysis, Taxation, Auditing,

Details

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Links

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Skills

Fraud detection

Risk assessment

Financial analysis

Credit scoring

Data interpretation

Compliance knowledge

Negotiation tactics

Languages

English

Bengali

Hobbies

Collecting vintage memorabilia

Photography

Gardening