

Breanna Williams

Chattanooga, TN

-Email me on Indeed: <http://www.indeed.com/r/Breanna-Williams/d7163631d951677d>

Credit Analyst II at First Horizon Bank
UTC Alumna, Class of 2021, Summa Cum Laude

Authorized to work in the US for any employer

Work Experience

Credit Analyst II

First Horizon Bank - Chattanooga, TN
February 2023 to Present

Ongoing credit analysis, reflected in the responsibilities noted below.

Credit Analyst

First Horizon Bank - Chattanooga, TN
January 2022 to Present

- Performs industry and market research to analyze and assess credit and market risks.
- Underwrites commercial real estate credit requests to determine adequacy/inadequacy of potential cash flow.
- Prepares written credit memorandums documenting Borrower financial strength and capacity, market research, projected cash flow, and other metrics to assess risks and appropriate mitigants of subject transactions.
- Ensures financial statements are spread and analyzed accurately.
- Develops stress testing scenarios to address downside risk(s) to the credit transaction, including, but not limited to, risks related to the following: the macroeconomic environment, potential cash flow, and Borrower capacity.
- Assists portfolio managers, relationship managers, and loan operations with risk assessment, due diligence, accurate loan documentation and review, data integrity, and other on-going portfolio maintenance and management tasks.

Data Entry Specialist

LogistiX - Chattanooga, TN
March 2021 to December 2021

- Performed accounting, HR, and other general administrative support to ensure efficiency of the organization
- Illustrated attention to detail by verifying data and identifying errors through discrepancies in invoices and credit card statements
- Ensured accuracy by entering all charges on appropriate ledgers of the spreadsheet
- Demonstrated organization by maintaining a filing system and scanning documents
- Implemented mathematical and analytical skills by calculating payroll and expenses

Office Assistant

UT-Chattanooga - Chattanooga, TN

August 2018 to May 2020

- Exhibited communication skills via phone and email to receive and relay information
- Utilized MS Office programs, such as Word and Excel, to document and organize information
- Demonstrated organization by maintaining a filing system and scanning documents
- Managed inventory of office supplies

Education

Bachelors in Business Finance

UT Chattanooga - Chattanooga, TN

August 2018 to December 2021

High school diploma

COCKE COUNTY HIGH SCHOOL

2014 to 2018

Skills

- Customer Service
- Microsoft Word
- Data Entry
- Microsoft Excel
- Communication
- Organizational
- Administrative Experience
- Typing
- Microsoft Office
- Editing
- Proofreading
- Organizational Skills
- Credit Analysis
- Underwriting
- Market Research
- Analysis Skills
- Financial Report Writing
- Google Docs
- Attention to Detail

Links

<https://www.linkedin.com/in/breanna-williams-35979b144/>

Awards

Dean's List

August 2018

Maintained cumulative GPA of 3.95 during undergrad

Dean's Advisory Board Scholarship Recipient

August 2021

Certifications and Licenses

Google Ads Search Certification

October 2021 to October 2022

Assessments

Working with MS Word Documents — Highly Proficient

May 2020

Knowledge of various Microsoft Word features, functions, and techniques.

Full results: [Highly Proficient](#)

Customer Service — Highly Proficient

May 2020

Identifying and resolving common customer issues

Full results: [Highly Proficient](#)

Written communication (advanced) — Highly Proficient

November 2021

Advanced application of best practices for writing, including grammar, style, clarity, and brevity

Full results: [Highly Proficient](#)

Social media — Highly Proficient

December 2021

Knowledge of popular social media platforms, features, and functions

Full results: [Highly Proficient](#)

Indeed Assessments provides skills tests that are not indicative of a license or certification, or continued development in any professional field.

Groups

University Echo Newspaper

2018 to 2019

- Interviewed candidates to gather relevant news

- Constructed well-written articles conveying pertinent information
- Ensured accuracy and demonstrated proficiency in proofreading

AICPA

August 2020 to Present

TSCPA

August 2020 to Present