



What advice would you give to someone considering an opportunity with Bank of America?

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What is your current assignment and primary responsibilities?

I'm in Fixed Income Research covering U.S. banks, broker/dealers and finance companies. In addition to my capacity as a junior analyst covering these sectors, I am the primary analyst covering credit card companies. On a daily basis, I am in contact with the investment grade trading desk, institutional investors and, more recently, members of Merrill Lynch's Financial Advisor network. The interaction ranges from expressing a basic credit view to pitching relative value trade ideas.

What is the most challenging part of your job?

Credit research works in very lean teams, with only a Managing Director and me covering companies that account for a very significant portion of outstanding investment grade debt. The small teams led to significant exposure to clients and other members of the firm very early in my career. While such situations can be overwhelming early in a career, they provide an opportunity to prove your skills to more senior members of the firm, which can help career advancement.

What is the best thing about living and working in your location?

Having worked in both a regional branch and at the headquarters in New York, I feel that both have their pros and cons. Being in New York offers unparalleled opportunities to stay immersed in the flow of information and provides significant opportunities to stay visible with clients. From a personal life standpoint, New York offers activities for every interest at almost all hours of the day. The cultural and dining options are almost limitless.

What advice would you give to someone considering an opportunity at Bank of America?

In addition to the day-to-day responsibilities within different groups and different firms, always keep in mind the people you will be working with. Personalities can vary from group to group, and your relationship with coworkers will have a significant impact on your overall experience in any role.

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