***Tera Howell***

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**Objective Summary:**

To work at a challenging job using my strong analytical skills, business analyst experience and workmanship for the continued growth of the company, while expanding my knowledge and skills. Organized, flexible and extremely adaptable and able to adjust priorities for business needs while not losing site of current processes.

Highly analytical, enabling the development of concrete resolutions to difficult obstacles. Excellent communication and people skills allow for very technical problems to be translated into easy-to-understand solutions and ease in speaking with all types of people. Self-starting quick learner with a positive attitude always striving to learn and apply new knowledge.

**Summary of Qualifications:**

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| --- | --- | --- |
| * Relationship Building * Project Management * Customer Service * Communication | * Data Quality * Policy/Procedure Development * UAT Testing and Release * Business Analyst | * Requirements Gathering * Detail Orientated * Staff Supervision * Problem Resolution |

**Technical Skills:**

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| --- | --- | --- |
| * CCB LOB Systems * Root Cause Analysis * Firmwide DataBook * Data Governance and Management Process | * Quality Center * SQL Toad/Teradata * Software Development Life Cycle * Agile Methodologies * CSS | * HTML basic * SharePoint * Business Objects * JIRA * Javascript/JQuery |

**Professional Experience:**

***J.P. Morgan Chase Columbus, OH 2005 -Present***

***Consumer and Community Banking Data Management Specialist (2016 – present)***

* Managed Basel Capital Governance Action Plan requirements by completing 1,883 elements ensuring all elements were governed (e.g. business requirements, data quality rule, Firmwide DataBook Element promotion)
* Successfully completed all elements within the action plan deadline and regulatory requirements
* Create multiple line of business reporting and tracking standards for Risk projects
* Standardized reporting for the Risk team regarding CCB Data Management project tracking
* Acted as project manager for CCB Data Management key initiatives projects by managing multiple Line of Business project Status reporting
* Partner with various Line of Business’s Subject Matter Experts, IT support teams and the Data Quality team to resolve data quality issues through conducting root cause analysis then establishing a course of action
* Create SQL queries in TOAD and Teradata to verify accuracy of data and root cause
* Train and mentor new data stewards on processes and procedures
* Establish data quality monitoring rules as part of data governance requirements
* Successfully completed CCB wide projects Voice of the Customer (VOC), Integrated Dispute Management System (IDMS), Chase 360 Big Data Analytics Platform, Data Warehouse for Customer Authentication Events (EADS), Moody Analytics, Customer Exposure Management System (CEMS), CACS Collections Litigation and Collection Recovery, Tier One Action Plans and COVID -19.

***Mortgage Banking Data Management Specialist (2014 – 2016)***

* Created reporting for CCAR and BASEL projects to track process points
* Led Data Steward Team to understand operational process by using a newly built report and accomplished within deadline
* Collaborated with Business Process Owners and Data Solution Architects to define specific data elements and definitions
* Collaborated with CCAR and BASEL Reporting Team on JAD documentation on required fields
* Acted as Subject Matter Expert on Mortgage Banking processes, system of records and authoritative sources
* Established data quality monitoring rules as part of data governance requirements
* Selected by Senior Management as a participant in the Data Pioneer Program

***QA Operations Supervisor and Business Analyst (2011 – 2014)***

* Created and managed the completion of UAT and Production testing for disaster recover, regression and system enhancements
* Collaborated with line business to identify project requirements, priorities and project timelines
* Facilitated CSA Compliance document review meetings as the business liaison to complete audits
* Reduced 3 FTE to 1.5 FTE by implementing new test scripts
* Improved process time by 20 hours by setting new loan standards for regression testing
* Saved $20,000 monthly in FTE time by leading initiative on mapping errors
* Represented Line of Business to audit third parties

***Escrow Loan Boarding Data Quality Team Lead (2007 - 2011)***

* Led a team of 10 that supported over 25 functions in the department
* Provided oversight of all management and compliance reporting
* Managed multiple small to complex projects for various key initiatives
* Saved over $100K in operational savings and $1.1M in misapplied transfer funding errors, by driving the correction of defects.

***Senior Analyst for Private Mortgage Insurance (2005 – 2006)***

* Managed three client relation Private Mortgage Insurance companies which included carrier exception reporting, payments and application recertification
* Managed the uninsured reporting process
* Partnered with the Private Mortgage Insurance companies to reduce uninsured loans, reducing risk for the firm and keeping our reserves down.
* Participated in the implementation of a new servicing system platform for Private Mortgage Insurance processing