

**LUZ GARCIA**

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Dear Hiring Manager:

With a successful record of three promotions and a long list of senior level credit risk analyst accomplishments with two Fortune 500 companies (Constellation Energy Services and US Gypsum Company), I have all of the qualifications that will make me a strong candidate for the Credit Analyst I position with your company. Attached is a copy of my resume that highlights my experience, education (MBA and B.S., Finance & Management) and achievements that will differentiate me from other professionals applying for this opportunity.

I am confident I can make similar contributions to the success of your company as I made with both of my current and previous employers. Here are a few of my specific strengths that demonstrate the value that I can bring to your organization:

- Exceeded goals by ranking #1 in average number of credit risk reviews performed annually from 2013 to 2015.
- Reduced and maintained low DSO rates for 400 active customers that consistently exceeded company goals.
- Held a key role on the successful implementation of the Sungard GetPaid credit and collections software modules.
- Created scoring models using Dun & Bradstreet software that assessed and determined customer credit limits.
- Developed training manuals that provided specific instruction to staff on procedures and use of software.
- Created and implemented numerous process and procedure improvements that streamlined department efficiency.

Even though the attached resume highlights my qualifications for this position, it does not adequately demonstrate my drive to succeed as well as the analytical ability, interpersonal skills, and professionalism that I can bring to your company. I would like to meet with you for an interview to further demonstrate my qualifications, answer any questions you may have, and discuss how my background makes me a strong match for the position. Please contact me at your convenience to schedule a time when we can meet.

Thank you for your time and consideration. I look forward to hearing from you soon.

Sincerely,

Luz Garcia

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**SENIOR CREDIT ANALYST / UNDERWRITING PROFESSIONAL**

Senior-level Credit Risk, Analyst, and Underwriting Professional with recent completion of an MBA and a successful 16+ year record of achievements, promotions, and recognition with two Fortune 500 companies in the areas of corporate account credit analysis/reviews, managing multi-million dollar accounts receivable portfolios, developing/implementing process improvements, and working on leadership committees and special projects with management teams.

Key results: (1) **ranking #1 in the average number of credit risk reviews performed annually from 2013 to 2015;** (2) **exceeding DSO goals for a large portfolio of 500 corporate accounts worth over \$5 million dollars;** (3) **assisting with implementing the new Sungard GetPaid credit and collections software module;** (4) **developing standardized procedures and training manuals for the credit and collections department that created consistencies and improved efficiencies;** and (5) **creating automated tools using software applications that eliminated manual processes.**

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**PROFESSIONAL EXPERIENCE**

**Nov. 2012 – Sept. 2015**

**Chicago, IL**

**CONSTELLATION ENERGY SERVICES, INC.**

*(Subsidiary of Exelon - Fortune 500 and leading supplier of power, natural gas, and energy products and services for homes and businesses)*

**Senior Analyst, Credit Risk**

Manage the credit portfolio for designated regions by assessing/analyzing credit risk associated with the wholesale power and gas activities, including trading and origination as well as managing retail power and gas credit issues for the retail supply business. Work collaboratively with other business and functional leaders throughout the company and interact regularly with the corporation's legal, treasury, risk, and accounting departments.

- Analyze the credit worthiness of retail customers, monitor current/potential exposures, and recommend credit terms/conditions within the retail customer and wholesale commodity contracts by using financial statement and ratio analysis, credit applications, and ratings information such as Moody's, S&P, Fitch and Experian.
- Negotiate credit sections of the Master Power and Gas Agreements, Parent Guarantees, ISDA, and NAESB contracts with suppliers and customers.
- Manage and track the wholesale supply margining to ensure proper liquidity positions of customers and Constellation.
- Assist in developing the credit material for senior management presentations regarding credit decisions and recommendations on potential new high-risk customers as well highlighting the highest credit risks within the organization.
- Managed both the retail and wholesale business in a fast paced work environment and ranked #1 in the average number of credit risk reviews per year by personally completing 34% of the entire department's reviews from 2013 to 2015.
- Earned positive feedback from the sales and the account management team for exceeding expectations by working collaboratively and developing solutions to close major energy deals.
- Selected for a key project to assist in the smooth and efficient transfer of customer and supplier power agreements to the new business following a corporate acquisition.
- Supervised and trained two college interns to assist with underwriting activities and administrative functions.

**Sept. 2000 – Nov. 2012**

**Chicago, IL**

**UNITED STATES GYPSUM COMPANY**

*(Fortune 500 Company that manufactures building materials for construction and remodeling industries including Sheetrock & Durock products)*

**Field Credit Manager (2007 - 2012)**

Promoted into the Field Credit Manager position and achieved a strong record of performance for "Exceeding Expectations" based on results in portfolio management and goal attainment. Accountable for performing quarterly review of customers through financial analysis and review of 10K/10Q publications and Dun & Bradstreet; managing accounts receivable portfolio of 500 customers; performing credit risk assessments of new customers; maintaining credit risk/credit databases; assisting with the analysis and recommendation of customer exceptions; and the resolution of customer disputes.

- Reduced and maintained low DSO (days outstanding) rates for 500 active customers; achieved DSO goals through a proactive approach that includes contacting companies on a regular basis through email, phone contact, and traveling throughout the US to quickly address and resolve issues with each account; maintained strong relationships by diplomatically resolving issues with past due accounts.
- Selected for a major improvement project on a three person team that performed implementation, customization, testing, modifications and training of credit/collections department on the modules of the Sungard GetPaid software; project received national recognition and was implemented at a subsidiary company.
- Held a key role in developing processes, procedures and policies for credit and collections including:
  - scoring models using Dun & Bradstreet software that assessed/determined customer credit limits
  - department manuals on how to use the credit/collection policies and Sungard GetPaid software modules
- Led the project for installing and implementing the on-line system Fifth-Third Bank SkipJack, to accept credit card payments from customers and handled the staff training and administration of the system.
- Participated in creating automated reporting tools that imported data from multiple software applications and manipulated data into a consolidated report for Senior Management.
- Developed numerous process improvements efficiencies by working with associates to develop streamlined procedures for reducing paperwork and converting account management procedures for major national accounts to electronic documentation and eliminating steps in the process.
- Selected for the Financial Managers Committee to work with the management team on planning/organizing events and creating team-building competitions for the finance/accounting staff.
- Selected to serve on the Latino Employee Network, a diversity group to assist in improving cultural awareness within the company and created events and activities calendar to encourage employee participation; also assisted the Marketing Department in promoting USG products into the Latino community.
- Additional responsibilities included interfacing with sales, customer service and accounts receivable in reconciling accounts including deductions; improving credit granting and monitoring processes to reduce costs and increase internal/external customer satisfaction; reviewing/releasing shipments based on credit worthiness; processing and issuing lien waivers; reviewing and completing bankruptcy documentation such as proof of claims and preference submissions and making decisions in a timely manner.
- Selected to assist the Audit Department in completing a comprehensive internal audit to test the SOX compliance and internal controls for the Mexico City headquarters and a plant in Puebla.

**Senior Credit Representative (2004 -2007)**

Promoted into this senior credit role and managed a large base of accounts with international responsibility for customers in South and Central America, Mexico, Caribbean and United States exporters.

- Achieved a substantial reduction in DSO with a portfolio that previously had extensive past due receivables while working in a complex credit and collections environment that had diverse payment terms and a variety of sovereign country risks.
- Selected to make presentations to customers at the US Gypsum's Customer Training Program for International customers to educate them on USG's Credit Policy and available payment methods.

Additional promotions with UNITED STATES GYPSUM COMPANY:

**Credit Representative (2001 - 2004)**  
**Associate Credit Representative (2000 - 2001)**

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**EDUCATION & CERTIFICATION**

**Master of Business Administration - LEWIS UNIVERSITY, Romeoville, IL**  
**Bachelor of Science, Finance & Management - UNIVERSITY OF ILLINOIS at CHICAGO, Chicago, IL**

**Certified International Credit Professional (CICP) - Association of Executives in Finance, Credit & International Business**

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**COMPUTER SKILLS**

Microsoft Office Products; Get Paid; DNB; Experian, Moody's, Moody's RiskCalc, S&P, Credit Risk Monitor, Rapid Ratings, Adobe Writer