1. Performed semi-annual account credit limit reviews and credit increase review requests from financial service and sales teams.
2. Recommended approval or disapproval of commercial, real estate or credit loans.
3. Obtained and interpreted financial statements to assist in credit limit reviews.
4. Optimized credit approval and collection processes, improving operational efficiencies by over [Number]%.
5. Organized and finalized loan applications for underwriter review.
6. Used [Software] and [Software] to perform credit appraisals, document verification and loan approvals.
7. Devised collection recovery strategies to resolve customer issues and delinquent cases.
8. Reviewed and verified income, credit reports and employment histories for each borrower.
9. Analyzed applicants' financial status and credit and property evaluations to determine loan feasibility.
10. Adhered to banking standards and government lending guidelines for loan services.
11. Recommended loan approvals and denials based on customer loan application reviews.
12. Reduced past due balances and bad debt by coordinating collection efforts with customer service, sales and billing departments.
13. Obtained and reviewed credit reports, credit references, credit insurance and financial statements to establish credit limits for new accounts.
14. Assessed budget plans and present costs to forecast trends and recommend changes.
15. Checked appraisals, title information and insurance documents for each property.
16. Evaluated [Type] applications against outline specifications to approve, reject or recommend adjustments files.
17. Protected company assets with strategic risk management approaches.
18. Met deadlines by proactively managing individual and team tasks and implementing [Type] processes.
19. Boosted branch sales by developing and deepening customer loyalty through incentive programs.
20. Boosted revenue by $[Number] and grew sales team from [Number] to [Number] personnel during [Timeframe].