1. Maintained full knowledge of current regulatory environment and made proactive adjustments to meet changing requirements.
2. Monitored accounts for signs of fraud and non-payment issues.
3. Collaborated with management to evaluate credit strategies and develop improvements.
4. Provided resources and expertise for conversion, validation and training required for company-wide software updates.
5. Wrote and implemented standard operating procedures for credit personnel to achieve consistency in unit operations.
6. Collected data and performed trend and variance analysis to mitigate risk arising from bad debt.
7. Reported key performance indicators to department heads for management of positive cash flow and to adjust credit risk policies and procedures.
8. Oversaw all reporting, documentation and recordkeeping requirements for department.
9. Referred delinquent accounts to collections department or outside resources.
10. Investigated and evaluated customers for creditworthiness and potential risk factors.
11. Reviewed and analyzed loan procedures.
12. Attended ongoing professional training to facilitate accurate and productive credit management.
13. Provided training to [Number] [Job title]s and consulted with struggling teams to help meet monthly target goals.
14. Obtained and interpreted financial statements to assist in credit limit reviews.
15. Obtained and reviewed credit reports, credit references, credit insurance and financial statements to establish credit limits for new accounts.
16. Recognized across organization for diligence, accuracy and contributions toward maintaining positive cash position through problem resolution.
17. Work cross-functionally with sales, management and other departments to maintain effective operations.
18. Negotiated settlements and payment terms with customers through [Action].
19. Used [Software] and [Software] to perform credit appraisals, document verification and loan approvals.
20. Analyzed applicants' financial status and credit and property evaluations to determine loan feasibility.