1. Devised collection recovery strategies to resolve customer issues and delinquent cases.
2. Reduced past due balances and bad debt by coordinating collection efforts with customer service, sales and billing departments.
3. Performed semi-annual account credit limit reviews and credit increase review requests from financial service and sales teams.
4. Used [Software] and [Software] to perform credit appraisals, document verification and loan approvals.
5. Obtained and interpreted financial statements to assist in credit limit reviews.
6. Organized and finalized loan applications for underwriter review.
7. Optimized credit approval and collection processes, improving operational efficiencies by over [Number]%.
8. Reviewed and verified income, credit reports and employment histories for each borrower.
9. Checked appraisals, title information and insurance documents for each property.
10. Analyzed applicants' financial status and credit and property evaluations to determine loan feasibility.
11. Oversaw all reporting, documentation and recordkeeping requirements for department.
12. Obtained and reviewed credit reports, credit references, credit insurance and financial statements to establish credit limits for new accounts.
13. Recommended approval or disapproval of commercial, real estate or credit loans.
14. Collaborated with management to evaluate credit strategies and develop improvements.
15. Adhered to banking standards and government lending guidelines for loan services.
16. Reported key performance indicators to department heads for management of positive cash flow and to adjust credit risk policies and procedures.
17. Provided resources and expertise for conversion, validation and training required for company-wide software updates.
18. Wrote and implemented standard operating procedures for credit personnel to achieve consistency in unit operations.
19. Referred delinquent accounts to collections department or outside resources.
20. Attended ongoing professional training to facilitate accurate and productive credit management.