1. Reviewed and verified income, credit reports and employment histories for each borrower.
2. Recommended approval or disapproval of commercial, real estate or credit loans.
3. Optimized credit approval and collection processes, improving operational efficiencies by over [Number]%.
4. Organized and finalized loan applications for underwriter review.
5. Adhered to banking standards and government lending guidelines for loan services.
6. Reduced past due balances and bad debt by coordinating collection efforts with customer service, sales and billing departments.
7. Devised collection recovery strategies to resolve customer issues and delinquent cases.
8. Performed semi-annual account credit limit reviews and credit increase review requests from financial service and sales teams.
9. Obtained and reviewed credit reports, credit references, credit insurance and financial statements to establish credit limits for new accounts.
10. Checked appraisals, title information and insurance documents for each property.
11. Complied with internal controls and government regulations.
12. Used [Software] and [Software] to perform credit appraisals, document verification and loan approvals.
13. Obtained and interpreted financial statements to assist in credit limit reviews.
14. Worked in tandem with sales team and customers to negotiate payments and verify account reconciliations.
15. Analyzed applicants' financial status and credit and property evaluations to determine loan feasibility.
16. Contacted customers and requested financial documentation.
17. Reviewed customer files on regular basis to make sure receivables were in sound condition.
18. Minimized accounts receivable collections and reconciled customer billings and statements.
19. Conducted financial review of customer lines of credit by assessing company financials and initiating credit application reviews.
20. Improved understanding of financial statements, which helped in assessing risk.