### Malaika Smith

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## ⎯ Finance professional ⎯

Client-focused financial professional with 10 years of accounting, loan, and credit analysis experience.Financial customer service specialist recognized for professionalism, commitment to excellence, and the ability to effectively cross-communicate with senior management, associates, and customers. Self-motivated leader with a strong sense of organizational responsibility that is projected towards those team members and colleagues.

**SUMMARY OF SKILLS**

* **Business Strategist** – Ability to provide solutions that boost productivity and efficiency across organizational metrics.
* **Strong sense of responsibility** - High professional standards with a track record of dependability. Able to remains results-oriented while implementing diverse business solutions.
* **Administration and Management -** Knowledgeable of business and management principles involved in strategic planning, resource allocation, leadership techniques, and resource allocation.
* **Customer Service –** Responsive and customer-focused with the ability to build good customer relationships.
* **technical Skills –** Knowledgeable of computer programs to include Microsoft Office applications including Microsoft Word, Excel, Adobe Acrobat, Windows XP and Email applications.

**AREAS OF EXPERTISE**

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| Financial Management | Underwriting | Business Administration |
| Credit Analysis | Loan Approval Process | Budget Development |
| Relationship Management | Debt Collection | Accounting |
| Consumer Requests | Loan Application Analysis | Strategic Negotiations |

**RECENT EXPERIENCE**

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| **Manager**  Lane Bryant 🞍 Charlotte, NC  **December 2014-present**  **Current Role Summary:** Actively demonstrate, embrace, and implement corporate missions, values, and business objectives to include assisting with recruitment and onboarding processes, providing effective coaching, mentoring, and training to staff. Other responsibilities include meeting daily, weekly, and monthly goals, as well as other key performance indicators in addition to supporting scheduling of staff, assisting with inventory, organizing the floor, and arranging merchandise transfers. |
| **Consumer Loan Underwriter II:**  Wells Fargo 🞍 Charlotte, NC  **June 2012-June 2014**   * Reviewed, analyzed, approved and underwrote large, unusual or complex consumer requests and products using organizational and industry guidelines. * Reviewed financial statements, credit reports, and applicable ratios (i.e. Debt ratios, loan-to-value) depending on complexity of underwriting,. * Evaluated and examined transactions to ensure accuracy and completeness while preparing formal reports for review and ensuring that documents were consistent and upheld organizational and industry guidelines. * Implemented fraud detection techniques, performed compliance reviews and assisted with re-negotiations of loans based on lending guidelines. * Contacted customers and partners to gather information to make appropriate decisions, and explain rationale behind credit decision. * Provided work direction and/or training to lower level team members and provide performance feedback to supervisor/manager. |

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| **HL Underwriter:**  JP Morgan Chase **🞍** Florence, SC  **December 2008-June 2012** |
| * Reviewed applicant credit scores and analyzed how applicants handled paying their monthly bills. * Examined timeliness of bill payment including outstanding non-payment of more than 30 days. * Verified funds used for down payment and closing fees. * Reviewed applicant's most recent bank statements and worked to clarify any large or suspicious deposits that may deter the loan approval process. Analyzed applicant finances to ensure at least two months of reserves post- closing. * Reviewed the value of the applicant’s potential property appraisal to ensure that the lending institution would be able to recover its losses if the applicant defaults on the loan.   **ADDITIONAL EXPERIENCE** |

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| **Credit & Collection Associate:**  Betsy Johnson Regional Hospital 🞍 Dunn, NC  **December 2007-June 2008** |
| * Worked to establish pre-access, patient/representative, financial responsibility and collections. * Initiated collection process by contacting patients/representatives about date of service, deductibles, co-insurance, co-payments and self-pay balances. * Evaluated potential to collect fees for services using software. * Assisted with the application process if necessary to ensure insurance coverage. * Established financial arrangements with patients according to policy. * Evaluated credit history and determines payment dates and amounts based upon patients/representatives financial status. * Recommended extension of credit and payment options to manager for approval. * Worked with community organizations, hospital staff, patients, and their representatives to facilitate the development of solutions that resulted in the mutually satisfactory reconciliation of patient account balances including, but not limited to utilization of charity care and third party financing. * Ensured patient and representative needs were met and ensured understanding of the hospital’s financial policy, including resolution of personal liabilities through various payment options. * Reviewed accounts and performed post-service followed up to ensure timely payment by both insurance and/or patient. |

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| **Patient Access Manager:**  National Reimbursement Group 🞍 Dunn, NC  **March 2005-October 2007** |
| * Performed patient registration when needed to ensure wait minimum wait times. * Provided continuous employee training and communicated changes, prepared payroll and completed monthly work schedules to ensure follow-up on patient complaints promptly. * Facilitated the Patient Access Department operations which included insurance verification, registration, admissions, billing, collections, coding, as well as customer service. * Developed departmental budgets, policies, and procedures as well as maintained internal controls over A/R and cash receipt functions. * Performed clerical duties for the finance department including funds collection, issuing receipts, filing, data entry and records maintenance, as well as customer service, billing, and account review and verification. |

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| **Assets Adjuster:**  BB&T 🞍 Lumberton, NC **November 2004-March 2005** |
| * Met performance expectations for collection efforts for assigned accounts. * Ensured delinquent accounts and assigned queues have been thoroughly processed. * Updated credit bureau report and initiated skip tracing process in accordance with established standards. * Reviewed file loan services, initiated deferrals on accounts, and processed maintenance transaction according to guidelines. |

**EDUCATION**

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| **Master Business Administration and Finance**  Webster University 🞍 Myrtle Beach, SC **2014** |
| **Bachelor of Public Administration**  Shaw University 🞍 Raleigh, NC **2004** |
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