**Vernon J. Turner**

3714 Dogwood Road

Phoenix, AZ 85003

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**Career Objective:**

Interested in working as a commercial credit analyst for “Liberty Bank,” and help the management in finding out the risks involved in extending credit to customers.

**Summary of Skills:ls**

* Strong experience of analyzing income statements and balance sheet
* Outstanding credit and financial modeling skills
* Skilled in researching financial stability of customers
* Superior communication, interpersonal, and communication skills
* Excellent math, data interpretation, and report making skills
* Demonstrated abilities in helping employers save money by avoiding risks

**Work Experience:**

Commercial Credit Analyst

ABC Finance Company, Phoenix, AZ

October 2014 - Present

* Collecting, compiling, and evaluating loan requests
* Analyzing income statements and balance sheet of customers and determining risk factors in lending credit
* Contacting and collecting additional information from customers necessary for a clear picture on business data
* Handling ratio analysis, cash flow, and loan reviews
* Verifying and documenting sources of repayment after ascertaining legality
* Researching customers' reputation in the market and monitoring their financial stability

Commercial Credit Analyst

Sterling Finance Company, Phoenix, AZ

February 2013 - September 2014

* Prepared monthly and quarterly Credit Administration reports
* Initiated, developed, and maintained new credit policies and updated the same to customers
* Identified and informed the management on the extend of risk in lending credit to customers
* Reviewed customers' past financial statements and determined growth prospects of their business
* Modified payment plan structure and calculated rate of interest on extended loans
* Prepared negative and positive reports based on the payment of companies

**Education:**

* Bachelor's Degree in Finance  
  ABC University, Phoenix, AZ  
  2012

**Reference:**

On request.