



# JASMIN ALLISON

AVP, COMMERCIAL CREDIT ANALYST II | HUNTERSVILLE, 28078, UNITED STATES | (715) 768-0557

## DETAILS

8406 Strathburn Ct, Apt. B  
Huntersville, 28078  
United States  
(715) 768-0557  
[jascordney@gmail.com](mailto:jascordney@gmail.com)

## LINKS

[Jasmin Allison's LinkedIn](#)

## SKILLS

Financial Analysis

Credit Evaluation

Risk Assessment

Relationship Management

Attention to Detail

Underwriting

## LANGUAGES

German

## PROFILE

Highly analytical, results-driven, and technologically savvy Commercial Credit Analyst with roughly 3 years of credit experience and committed excellence in financial and credit analysis, risk assessment, and portfolio management. An experienced leader with a proven ability to manage multiple concurrent projects, seeking a challenging position to utilize my skills and expertise to add value and contribute to the success of Bank of America.

## EMPLOYMENT HISTORY

**AVP, Commercial Credit Analyst II at Bank of America, Charlotte**  
February 2023

- Responsible for credit monitoring MM & BB clients in the Midwest region with a total exposure of more than \$3B and revenues ranging from \$10MM to \$1B.
- Conducted detailed financial analysis, completed cash flow projections (i.e., evaluating actual performance versus the borrower's projections), collateral analysis, and credit reports to evaluate the creditworthiness and repayment capacity of borrowers.
- Assessed credit risk by testing covenants and risk rating; analyzed industry trends, NAICS codes, market conditions, and economic factors to make informed credit decisions; identified and mitigated potential credit risks to ensure compliance with lending policies and regulations.
- Prepared comprehensive credit reviews and presented recommendations to credit teams for credit approvals or modifications.
- Ambassador/Mentor/Coach for new analyst hires; assisted trainers in the delivery of analyst training; Participant in the analyst interviewing process
- Successfully completed an 8-week Analyst Development Program to become a UW/LO - May 2023
- Recipient of Enterprise Credit Award for Excellence - May 2023
- Member of global cash flow spread team
- Member on DAW with L14 Approval Authority - January 2022
- Provided valuable feedback and suggestions as an engaged Employee Satisfaction Council member to improve overall operational efficiencies.

**Officer, Commercial Credit Analyst I at Bank of America, Charlotte**  
January 2021 — February 2023

**Sales Team Leader at Geathers Enterprises, Inc., Charlotte**  
June 2019 — December 2021

- Supervised and delegated assignments for a 4-member team within a high-paced work environment.
- Implemented strategies to enhance team performance, including training and mentoring newly hired Sales Associates.
- Continuously audited store operations, slashing inventory shrinkage and reducing cash discrepancies. policy when processing refunds.
- Improved bottom-line profitability by driving sales with 3,000 "Treat Our Troops" donations within a three-month period.

 EDUCATION

○ **Master of Business Administration, Concentration: Finance, Queens University of Charlotte, Charlotte**  
August 2020 — December 2022

○ **Bachelor of Arts Media and Journalism and Communication Studies, Concentration: Advertising and Interpersonal Communication , University of North Carolina at Chapel Hill, Chapel Hill**  
August 2016 — May 2019