

MIKE URBANO

Cedar Hill, TX | 214-986-5389 | mi23ke@yahoo.com | <https://www.linkedin.com/in/mike-urbano>

CREDIT | FINANCE | OPERATIONS | SOFTWARE ENGINEERING | WEB DESIGN

Self-motivated, highly analytical finance and credit professional with a passion for Software Development and Web Design. Possesses over five years in team-led projects and employee relations geared to address company objectives. Possess the ability to establish and maintain sustainable partnership within any organization. Strategic thinker and resourceful problem solver who has led cross-functional Credit auditing operations in various environments. Detailed knowledge and college education in information systems web & software development. Strong ability to bridge the gap between end-user and technology and create innovative ways to make web pages and data more easily accessible. Thrive to motivate, cultivate, and affect change by mentoring and instructing employees in excelling in assigned duties and roles while maintaining professionalism and managing organization administrative operations. Able to multitask simultaneously and ensure that unit goal is achieved.

- Strong management abilities excel at prioritizing and completing multiple tasks.
- Agile leader at implementing safety and improvement strategies.
- Excellent oral and written communication skills, strong interpersonal skills.
- Strong organizational, planning, and operations management skills.
- Advanced Proficiency in MS Office (Excel, Access, Word, Outlook, Project, PowerPoint).
- Advanced Proficiency in Web application Development, GitHub, and GitKraken.
- **Areas of Expertise:** Complaint Handling Resolution, Employee Management, Data Analysis, Program Operations, Creditor Operator and Consultant, Finance Budgetary Analysis, & Financial Auditor, SDLC, Web Design Credit Analysis, Financial Reporting & Analysis

TECHNICAL SKILLS

C, C++, Java, PHP, Python, HTML, CSS, JavaScript, Algorithms/Data Structures, Software Design Patterns, Web Application Development, Database/SQL. & MongoDB

KEY HIGHLIGHTS

- Recently created and drafted personally owned websites using GitHub and GitKraken that display both skills in web and software development programming.
- Personal Webpage: <https://mike-urbano.netlify.app/>
- GitHub Webpage: <https://github.com/mi23ke>
- Subject Matter Expert (SME) in various subjects regarding customer relations and financial analysis, including a detailed background in Information Technology, specifically software engineering and development.

PROFESSIONAL EXPERIENCE

Citi Cards/Home Depot/Citi Bank

2007-2017

Managed and led numerous team members on training and development of employee's credit auditing and financial analytic skills. Oversaw the production and maintenance of company portfolio database and reports to assess credit policies, credit risk, product, and program management. Maintained a valuable relationship between the business development and relationship management group, and understands and develops business following the Bank's credit guidelines. Collaborated with senior management on the determination of overall loan portfolio composition and the control of concentrations. Managed the independent loan review process (CEIS) and ensured that the portfolio reports are appropriately Risk Rated and adequately preserved. Directed the Loan Work-Out/Special Assets process; reduced credit and collections/nonperforming loan levels. Maintained resources, schedules, financials, and adhere to established guidelines and procedures regarding the program and logistical operations. Supervised the development of written and verbal examinations to evaluate knowledge of directives regarding organization personnel auditing performance. Reviewed statistical data, identified trends and deficiencies, and recommended corrective actions to board members responsible for the credit policies and its compliance with applicable regulations and laws. Implemented and enforced the established policies and standards accountable for the credit department operations, training, and professional development of employees.

Credit Officer

08/2015-12/2017

- Utilized lending authority and processed credit requests in the excess amount of \$100K.
- Analyze risk to determine credit worthiness quarterly with credit board members and supervisors.
- Managed team workload to stay within contractual thresholds and manning hour needs.
- Documented and presented sample files to management for decision quality reviews and ensures information from client sessions were correct for quarterly reports.
- Maintained compliance training to ensure laws and regulations were followed.

Credit Underwriter

04/2014-08/2015

- Assessed company software database "Loan Path" software to enter client loan application information.
- Reviewed application packages to address any errors and missing documentation.

- Drafted and sent request letters to designated clients requesting additional information when needed.

Credit Operations Specialist**08/2011-04/2014**

- Underwrote credit requests in excess amount between \$25k and \$35K.
- Assessed and processed all international credit auditing requests from Puerto Rico totaling in the amount of \$35K.
- Analyzed company consumer and commercial credit reports to establish creditworthiness and ensure company compliance for auditing and legality review.

Operations Assistant**10/2007-08/2011**

- Oversaw day-to-day administrative operations regarding daily team meetings to discuss new policy updates, including compliance assessments. Conducted mandatory scheduled training and sessions for all teams.
- Trained new hires in risk analysis and judgmental decisions during customer conflict and customer credit errors.
- Assisted the company assigned technical writer on producing policy documentation and processes.
- Supervised team within the assigned department and ensured continual team readiness through extensive ongoing on-the-job training.

EDUCATION

BACHELORS OF SCIENCE-Software Engineering
University of Texas Arlington- Arlington, TX