



ISABELLA CLARK

Credit Card Specialist II

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PROFESSIONAL SUMMARY

Detail-oriented Credit Card Specialist II with over 5 years of experience in managing credit card accounts, enhancing customer satisfaction, and driving revenue growth through effective risk assessment and fraud prevention strategies.

WORK EXPERIENCE

Credit Card Specialist II

Pineapple Enterprises

May / 2020-Ongoing

Santa Monica, CA

1. Maintained customer relations with cardholders.
2. Personalized cardholder's experiences with the bank by helping them avoid late charges and penalties.
3. Pulled credit bureaus to access cardholder information to determine creditworthiness.
4. Collected on delinquent accounts when necessary. Received monthly bonuses for exceeding goals.
5. Responsible for accuracy and timeliness of reports, resolution of diverse problems, contact with customers as needed, tracking and reordering of card stock.
6. Responsible for receiving data like financial statements, investigation sheets, and agency reports.
7. Handled responsibilities of monitoring legal changes pertinent to collateral documentation. Ensure that the credit analysis activities.

Credit Card Specialist

Summit Peak Industries

May / 2018-May / 2020

Denver, CO

1. Provide excellent customer service and provide answers to client questions within set standards.
2. Attain aggressive sales goals by turning phone inquiries into sales opportunities by making an active attempt to cross sell the full range of bank products and services to meet clients' needs.
3. Use effective sales and inbound/outbound telephone techniques to solidify and build client relationships.
4. Complete all required documentation to meet client needs.
5. Follow-through on customer inquiries, requests or complaints.
6. Resolve issues promptly.
7. Conducted credit risk assessments, reducing default rates by 15% through improved underwriting practices.

EDUCATION

Bachelor of Science in Finance

University of Texas

May / 2016-May / 2018

Santa Monica, CA

Studied financial management, investment strategies, and risk assessment.

SKILLS

Microsoft Office



Epic



Team Collaboration



Negotiation Skills



Technical Proficiency



INTERESTS

Gaming

Fashion

Film

Technology

STRENGTHS

Fairness

Flexibility

Forward-thinking

Gratitude

LANGUAGES



English



Mandarin



German

ACHIEVEMENTS

- ★ Achieved a 25% reduction in fraudulent transactions through enhanced monitoring protocols.
- ★ Increased customer retention rates by 20% by implementing personalized account management strategies.
- ★ Achieved a 20% reduction in chargebacks by implementing proactive fraud detection measures.

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Jan Melnik



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