Jasmine Coleman

Consumer Lender

Consumer lender with 1.5 years of lending at a Birmingham credit union, after 2 years as a bank teller during and after college. Decides auto loans, personal loans and credit card requests within a set authority, about 70 applications a month. Brings attention to detail to every file and clear communication skills to members with thin credit histories.

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Birmingham, AL

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Experience

Consumer Lender

04/2025 - Present

Magic City Federal Credit Union

Birmingham, AL

Credit union with 11 branches and 64,000 members.

- Review **70** consumer lending applications a month and approve or decline auto, personal and card requests within a $50K authority.
- Verify income, pull credit reports and calculate debt-to-income ratios on every file before a decision is made.
- Present rates, terms and payment schedules to members by phone or in branch, closing 85% of approved applications.
- Draft loan documents in Microsoft Word and log every exception in Excel, with zero audit findings in 2025.

Bank Teller

08/2022 - 03/2025

Cahaba Valley Bank

Hoover, AL

Part-time during college, then full-time after graduation.

- Processed about 100 deposits, withdrawals and loan payments a shift and passed every surprise cash handling audit.
- Referred 40 customers to the consumer lending desk in 2024 for auto refinances, personal loans and secured cards.
- Resolved account, overdraft and debit card questions for about 25 walk-in customers a day at a busy branch.
- Trained 3 new tellers on deposit holds, cashier's checks, fraud warning signs and end-of-day balancing.

Certificates

Notary Public Commission

06/2025

Alabama Secretary of State

Skills

- Consumer Lending
- Auto Loans
- Personal Loans
- Credit Reports
- Debt-to-Income Ratios
- Microsoft Word
- Excel
- Cash Handling
- Attention to Detail
- Communication Skills

Education

Bachelor of Science

05/2024

University of Alabama at Birmingham

Birmingham, AL

Finance