MARCUS DELGADO

CONSUMER LOAN UNDERWRITER

CONTACT

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SKILLS

- Consumer Lending
- Credit Analysis
- Credit Reports
- Debt-to-Income
- Indirect Lending
- Lending Policy
- Excel
- Outlook
- Attention to Detail

EDUCATION

Bachelor of Science

05/2020

Arizona State University

Tempe, AZ

Finance

SUMMARY

Consumer loan underwriter with 4 years of consumer lending experience deciding auto, personal and credit card applications at a credit union with 180,000 members. Reviews credit reports, debt-to-income and collateral values with close attention to detail, tracks pipelines in Excel and Outlook, and keeps delinquency on approved loans below target.

EXPERIENCE

Consumer Loan Underwriter

02/2023 - Present

Desert Sky Credit Union — Phoenix, AZ

Central lending team underwriting direct and indirect lending applications up to $100,000.

- Determine **120** auto, personal and credit card decisions a week within individual lending authority.
- Analyze credit reports, debt-to-income ratios and vehicle values, countering 15% of files with revised terms.
- Sustain 60-day delinquency on approved loans at 0.4%, below the 0.7% board target.
- Monitor the indirect dealer pipeline in Excel and resolve dealer questions in Outlook within 4 hours.

Loan Officer

07/2021 - 01/2023

Valley West Federal Credit Union — Mesa, AZ

Branch lending in a 5-branch credit union.

- Originated 35 consumer loans a month, totaling $6.2M in balances over 18 months.
- Collected income and identity documents and checked every file against lending policy.
- Guided 50 members a quarter to savings and checking products after loan closing.

Member Service Representative

06/2020 - 06/2021

Valley West Federal Credit Union — Mesa, AZ

Branch teller and member service.

- Processed 90 member transactions a day with a balanced cash drawer.
- Established 20 new member accounts a month and explained loan options.
- Earned a 96% member satisfaction score on branch surveys.