

Jordan Ellsworth

Credit Analyst I

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SUMMARY

Credit analyst with 2 years in community lending, first in loan operations and now reviewing consumer and small-business credit requests. Completes credit analysis and financial statement analysis on about 25 requests a month, using Excel spreads and the accounting coursework from a finance degree. Handles borrower files with strict confidentiality and attention to detail.

SKILLS

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|--------------------------------|--------------|-----------------------|
| • Credit Analysis | • Excel | • Confidentiality |
| • Financial Statement Analysis | • Word | • Attention to Detail |
| • Cash Flow Analysis | • PowerPoint | |
| • Accounting | • Outlook | |

EXPERIENCE

Credit Analyst I	08/2025 - Present
Piedmont Ridge Bank	Charlotte, NC

Community bank with \$1.4B in assets and 18 branches in the Charlotte region.

- Analyze personal and business tax returns for about **25** loan requests a month, ranging from \$50K to \$750K.
- Build cash flow analysis spreads in Excel, calculating global debt service coverage for guarantors and related entities.
- Write credit memos in Word for 5 lenders, with 90% passing loan committee without rework requests.
- Review annual financial statements on 60 existing relationships, updating risk ratings and covenant tracking.

Loan Operations Specialist	06/2024 - 07/2025
Carolina Hearth Credit Union	Charlotte, NC

Member-owned credit union with 95,000 members and an indirect auto lending program.

- Booked 70 consumer and auto loans a month in the core system with a 99% quality audit score.
- Verified income, title and insurance documents before funding, catching about 15 file errors per quarter.
- Answered 40 member and dealer calls a week on payoffs and funding status, keeping customer service ratings above 4.7 of 5.
- Prepared a monthly PowerPoint summary of loan exceptions for the lending manager and internal audit.

EDUCATION

Bachelor of Science in Business Administration	05/2024
University of North Carolina at Charlotte	Charlotte, NC
Finance	