

Michael Hartman

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Summary and Career Goals

Seasoned in Banking, Small Business, and Commercial Credit, with a valuable array of industry and international experience. Deep foundations of understanding big pictures while utilizing business tools to break down minute details. Disciplined in self work, and a creative natural team leader in group settings. Passionate about challenging the status quo and applying my energy and strong communication skills to solve complex problems. Seeking a meaningful and cause-worthy career.

Experience

Wells Fargo Bank, N.A

Compliance Consultant (Contractor)

Dec. 2016 - Present
San Francisco, CA

- Responsible for receiving, researching, and logging 100s of allegations of fraudulent account openings by WF team members
- Analyze sales data of team members to uncover red flags of unethical sales behavior
- Review supporting applications/documentation to assess any potential risk factors related to allegation at hand
- Deliver casework findings with appropriate dispositions to relevant WF Management, up to and including Regional Executives
- Collaborate in recurring meetings to provide feedback for improvement on business systems/process and productivity
- Lead and train a team of 20+ new hires on internal policies and casework procedures, while exceeding daily productivity standards of closing casework

SmartBiz Loans

Relationship Manager (Contractor)

Aug. 2016 – Nov. 2016
San Francisco, CA

- Responsible for managing a revolving portfolio of 30+ SBA 7(a) loans ranging from \$25K - \$350K, while providing outstanding client service, guiding prospective borrowers through the SBA loan process from first contact to loan funding
- Analyzed business and personal tax returns, P&L statements, balance sheets, and other relevant financial documentation to match lenders' financial requirements for funding
- Regularly managed communication with funding banks during loan underwriting and funding process
- Continually provided feedback and solutions to management/product team for product and process improvement on both customer and back-end product usage
- Consistently ensured all SBA policies and procedures per SOP are strictly followed while collecting, verifying, and reviewing legal corporate documentation and loan proceeds to ensure proper loan procedures

General Motors Financial Corp.

Commercial Credit Analyst – Underwriting

Dec. 2014 – Apr. 2016
Irving, TX

- Responsible for performing extensive financial analysis for more than 80 new and existing General Motor franchised dealerships' (and related complex holding/shell companies) financial statements including: general ledger, tax returns, CPA statements, bank reconciliations, and other relevant financial and legal business documentation to assess client financial ratios against corporate standards for commercial funding, loan sizes \$2M-\$50M, 15% of total commercial funding requests
- Prepared ad hoc loan addendums for existing clients within two weeks to meet interim financial credit needs and requests
- Tested new credit software, and collaborated with product team and management to identify issues and improve flow of underwriting process while transitioning from an Excel based credit system
- Trained and led a team of 15 departmental peers and managers on implementation of new credit software to improve productivity throughout the underwriting team
- Trained and advised four new hires on policies, procedures, and appropriate underwriting standards for accurate analysis
- Reviewed and provided quality assurance for exiting clients' legal documentation including: master loan agreement, insurance, inter-creditor agreements, real estate appraisals

Chronos Capital

Intern

Mar. 2014 – Sep. 2014
Sydney, Australia

- Responsible for researching and analyzing related company financials and stock/market data to provide preliminary analysis and forecast for current options portfolio while responding promptly to client inquiries
- Prepared preliminary risk analysis reports on client portfolios using excel, and provided relevant investment advice for principal financial planner

Education

University of Texas at Arlington

B.B.A. – Finance, Cum Laude – 3.61

Aug. 2010 – Dec. 2013
Arlington, TX

- Golden Key International Honour Society
- Sigma Alpha Lambda Honor Society

Macquarie University

Study Abroad

Feb. 2012 – Jul. 2012
Sydney, Australia

- Global Leadership program – an extracurricular semester program focused on workshops related to micro finance, climate change, international business ethics, and international/macro economics

*About me: In my spare time I enjoy being outside and hiking. I have always had a passion for all things international, including languages (Spanish primarily), and regularly enjoy looking at maps of public transportation.