

# Mario Rodriguez

MarioRodriguez0209@gmail.com  
773.441.0745

## EDUCATION

**One League | Global**  
MBA Candidate, Class of 2023

One League is a global education institution connecting the world's highest potential change-makers to world-class education and opportunities to realize global impact.

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**University of Wisconsin-Madison**  
Bachelor of Science in Applied Economics

- Dell Scholars recipient

## SKILLS

- Risk management
- Loss protection
- Loan renewals
- Financial statements expertise
- Credit expertise

## LEADERSHIP & COMMUNITY

- Dell scholarship recipient
- Strategic partner, Dell scholarship
- Vice President, Pencils of Promise
- organization- Madison, WI
- Part of the Core Values Committee at Align
- Income Share Funding which created the company's first core values

## SUMMARY

Meticulous Senior Underwriting Analyst with over 5 years of experience in the financial industry. I excel at making commercial [smb] loan decisions by evaluating the financial strength of businesses. Strong risk assessment and decision-making skills paired with a detailed approach in examining documents. Friendly and analytical professional proficient in analyzing financial statements, credit reports and conforming to industry regulations.

## EXPERIENCE

### Enova International | Chicago, IL

Senior commercial underwriting analyst | 4/2021 - Present

- Analyze financial documents including tax returns, income statements, balances sheets, consumer & business credit reports in order to make decisions on funding
- Assess cash flow stability in order to determine debt-serviceability and appropriate exposure level for funding. Determine term & loan covenants utilizing exceptional judgemental skills
- Utilize judgemental underwriting method in order to conform with the organization's risk appetite and achieve desired return on deals.
- Identify portfolio risks resulting from client's underlying business practices, underwriting investigations or fraud exposure
- Manage cases that require escalated approval authority, including deals that fall outside of normal credit policy or risk appetite

### Enova International (Align) | Chicago, IL

Loan Originator | 5/2018 -4/2021

- Calculated quotes and educated potential clients on loan options
- Closed over \$4MM in Income Share Agreements (Loans)
- Conducted preliminary underwriting assessment including credit report analysis, fraud prevention and client consultation
- Analyzed bank accounts for fraudulent activity and underwriting criteria including payroll, balance trends, and expenditure behavior
- Handled pipeline of over 30 clients per day Made recommendation decisions on loans using underwriting criteria and assessment

### Center For Leadership And Involvement | Madison, WI

Marketing Intern | 2017-2018

- Increased social media audience by 15% in first five months and 35% within 10 months
- Designed marketing materials for clients which included logos, brochures, social media posts and content copywriting material
- Created and implemented social media strategy for the fiscal year and collaborated with team to create department branding guidelines
- Planned and implemented marketing department's first Black History Month campaign

### UW Credit Union - Bank Teller | Madison, WI

Bank Teller | 2017-2018

- Processed standard teller transactions for members including servicing accounts, accepting loan payments, managing safe deposit box payments, cashing checks, balancing cash drawers, handling night deposits, correcting discrepancies
- Handled an average of \$10,000 cash per typical 4-6 hour shift and serviced roughly 25 members per shift
- Consistently achieved teller score of 4.5 out of 5 which critiqued multiple areas of financial and member service performance