

CHRISTINE DUCHARME

SENIOR LOAN UNDERWRITER, CREDIT RISK AND FRAUD PREVENTION

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PROFESSIONAL SUMMARY

Senior consumer loan underwriter with more than 25 years lending and banking experience and an extensive background in credit risk evaluation, fraud detection, regulator compliance and customer service. Skilled in analyzing credit applications, making well-supported lending decisions and maintaining strong accuracy and quality standards.

CORE COMPETENCIES

Consumer Loan Underwriting • Credit Risk Assessment • Credit Bureau Analysis • Regulatory Compliance • Fraud Detection • Income and Debt Analysis • Lending Policy Compliance • Quality Control.

PROFESSIONAL EXPERIENCE

Bank of America | Senior Loan Underwriter

July 2013 - Present

- Originate high-quality consumer loans in compliance with the bank lending policies and fraud prevention standards, while delivering prompt, accurate and professional customer service.
- Evaluate credit bureau reports and application information to assess risk and make sound, well-supported lending decisions while maintaining compliance with underwriting and fraud standards.
- Identify potential fraud indicators and escalated suspicious activity in accordance with the bank policies, helping to mitigate financial and operational risk.

St. Mary's Bank | Consumer Loan Officer

Nov 2008 - July 2013

- Originate high-quality consumer loans in accordance with credit union lending policies and business objectives while delivering prompt and professional member service.
- Review credit reports from major bureaus, evaluate applicant information, and support sound, well-documented lending decisions.
- Manage portfolio performance within established origination, delinquency, and charge-off guidelines.
- Maintain compliance with federal, state, and credit union requirements and ensure records are prepared for audit review.

BancNorth Investment Group | Sales & Operations Assistant

Dec 2000 - Nov 2005

- Supported sales, and daily operations by developing account relationships and identifying appropriate financial solutions.
- Delivered responsive service, prioritized competing responsibilities, and resolved customer needs using analytical and problem-solving skills.

Fleet Bank | Teller / Portfolio Manager / Senior Customer Service Representative

Jun 1996 - Nov 2000

- Processed financial transactions accurately and efficiently while following balancing, cash-handling, and internal control procedures.
- Explained banking products, generated referrals, managed customer relationships, and supported annual branch goals.
- Opened and closed the branch and vault in accordance with security, operational, and regulatory procedures.

EDUCATION

Southern New Hampshire University | Associate of Science, Business Administration

2002

- *Graduated on the President's List*

TECHNICAL SKILLS

Microsoft Office (Word and Excel) • Consumer Loan Software • Credit Bureau Reporting Systems