MICHAEL AGRE

CHARLOTTE, NC 28277 • 913-832-5355 • AGRE09@GMAIL.COM • [LinkedIn](#) • [Personal Website](#)

Professional Summary

Risk Management professional with proven leadership ability. Quickly gained additional responsibilities at every level of career including becoming the youngest manager in Home Credit US. Owned a multi-million-dollar analytical consulting relationship with Sprint. Able to build complex systems and processes from scratch. Looking for a fast-paced environment that utilizes analytical, technical, and interpersonal skills. In search of a role where I can bet on myself and meet people in the Charlotte area,

Work History

Risk Manager, September 2020 to Present   **Genesis FS** – Remote (Working in Charlotte, NC)
- Manage automated underwriting strategy for Signet private label credit card portfolio.
- In first five months, performed the following:
    - Found over two dozen bugs which have increased sales by over 5% without increasing risk.
    - Fully re-optimized scorecard cutoffs, decreasing delinquency by up to 10% with equal sales.
    - Optimized and/or automated almost a dozen regular reporting processes.
    - Developed full trust in consulting relationship with external client, Signet.
    - Rewrote underwriting documentation from scratch detailing specific implementation of strategy.

Credit Risk Manager, October 2015 to March 2020   **Home Credit US** – Overland Park, KS
- Lead team of three Credit Risk Analysts responsible for developing and maintaining fully automated underwriting strategies for multiple credit card/bankcard products and Sprint subprime device financing.
- Promoted from entry-level Credit Risk Analyst to Credit Risk Manager after 2.5 years.
- Acted as leader and relationship owner for multi-million-dollar analytics consulting relationship with Sprint.
- Oversaw 50% reduction in risk on credit card portfolio using data driven techniques.
- Wrote business requirements for pre-approval marketing campaigns, using market intelligence.
- Developed business solutions that produced over $5 million in customer lifetime value for Sprint.
- Used data analytics to determine optimized scoring cutoffs, pricing strategy, and credit limit assignment to maximize portfolio profitability for credit card products. Robust Tableau reporting on each feature.
- Oversaw over 150 production strategy deployments with full business and technical documentation in JIRA and Confluence, which was used as a knowledge resource for entire company.
- Sent overseas three times Prague, Brno, and Ho Chi Minh City to share institutional knowledge.

Commercial Auto Insurance Underwriter, 08/2014 to 10/2015   **Berkshire Hathaway** – Omaha, NE
- Reviewed insurance policies to ensure full premium is charged and policy is not excessively risky
- Fielded phone calls from our department's agent, Geico, concerning unusual situations

Skills

- SQL – Oracle, PLSQL, SSMS
- Six Sigma Yellow Belt
- VBA, Vlookup, Pivot Tables

- Microsoft Word, Excel, PowerPoint
- Web Design - See personal website
- IT Architecture

- Python
- Java, C++
- Tableau

Education

Master of Business Administration: Finance
University of Missouri – Kansas City - Kansas City, MO
GPA: 3.96, GMAT of 750 (98th percentile)

Bachelor of Science: Economics and Mathematics
University of Kansas - Lawrence, KS
GPA: 3.66, ACT of 36 (Perfect score, 99th percentile)