

Garett Weber

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EDUCATION

Texas A&M University, Mays Business School
Master of Business Administration (MBA)

College Station, TX
December 2024

University of Central Oklahoma
Bachelor of Business Administration, Finance | Real Estate Minor

Edmond, OK
May 2020

EXPERIENCE

IBC Bank

Associate, Commercial Banking

Oklahoma City, OK
August 2022 – June 2023

- Analyzed profit and loss, balance sheets, and business trends to assess risk and determine debt structure for opportunities on a daily basis which resulted in building customer relationships and profitability of the bank
- Managed and developed an active commercial portfolio of approximately \$9MM, which resulted in zero past dues greater than 30 days and maintained all loan exceptions to stay less than 12% on average at a given point
- Led special projects, including working with Senior Management and the COVID-19 forgiveness program
- Prepared proposals, credit, and financial information for committee approval on a weekly basis based on need

Credit Analyst, Commercial Banking

September 2021 – August 2022

- Created and analyzed financial statements, spreads, and financial data using liquidity and profitability ratios to assess the credit worthiness and financial condition of a company/borrower to provide recommendations
- Managed ongoing reports on a weekly basis to track performance and stay in compliance 100% of the time
- Performed loan reviews on 80% of a ~\$850MM portfolio to provide a loan risk rating based on performance

McLain Cleaning Company

Operations Specialist

Edmond, OK
February 2021 – September 2021

- Strategized operating processes to eliminate the bottleneck by focusing on continued growth for the company and splitting teams to complete more workflow in a day which resulted in increased efficiency by 45% YoY
- Supervised two teams that led to a more collaborative team environment and increased employee satisfaction
- Managed daily/weekly schedules and reports in order to keep customer retention greater than 95% annually

AmeriSave Mortgage Corporation

Jr. Underwriter

Edmond, OK
September 2020 – February 2021

- Reviewed income conditions prior to underwriter; clear, reject, or add necessary conditions for all loan types (conventional, FHA, etc.) on ~eighteen applications/day which led to being a top 5 performer on the team
- Evaluated and reviewed all income types to assess the eligibility of the borrower based on a DTI that's <45%
- Analyzed financial statements and tax documents to evaluate the status of the borrower and ability to repay

McLain Cleaning Company

Operations Specialist

Edmond, OK
March 2017 – September 2020

LEADERSHIP & INVOLVEMENT

Edmond Young Professionals

Member

Edmond, OK
December 2021 – Present

- Networked with like-minded professionals within the community with the initiative to bring new perspectives and make a difference within the community in which we serve
- Took part in various community service projects within the community (food bank, foster care, festivals, etc.)

SKILLS, ACTIVITIES & INTERESTS

Technical Skills: Excel, Powerpoint, Baker-Hill Software, and Horizon+

Activities: Risk Management Associate (RMA), Edmond Young Professionals, Regional Food Bank, and more

Interests: Outdoor Activities, Running, Finance, Travel, Leadership, Clubs and Social Activities