

# KAREN CHITCHYAN

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15107 Minnehaha St. Mission Hills, CA 91345

## **PROFESSIONAL SUMMARY**

Knowledgeable Credit Officer successful at analyzing clients' finances to disburse applicable loans. Driven to maintain smooth operations through knowledgeable and skilled customer support. Ability to utilize electronic programs to manage clients' confidential account information.

## **WORK HISTORY**

*Ararat Bank OJSC. Yerevan, Armenia*

- **Probationer** | 2/13 – 5/13
- **Credit Officer** | 5/13 – 10/14

*ARFIN Credit Institution. Yerevan, Armenia*

- **Senior Credit Officer** | 12/14 – 3/17
  - Disbursed various loans
  - Analyzed the financial position of borrowing clients
  - Rated clients' credit levels

*Ararat Bank OJSC. Yerevan, Armenia*

- **Analyst (Risk Management Department)** | 4/17 – 9/21
  - Disbursed mortgage, gold-backed, overdraft, and consumer loans.
  - Opened, processed, and closed clients' accounts.

## **SKILLS**

- Customer service oriented.
- Computer-savvy (MS Office, Adobe Photoshop).
- Works well both independently and in groups.
- Advanced communication skills to build relationships/trust with clients.
- Able to converse in Armenian, Russian, Spanish, and English.

## **EDUCATION**

*Russian-Armenian University. Institute of Advertisement and Media (Department of Advertising)*

Yerevan, Armenia

2010-2015

- Bachelor of Arts (BA)
- Master's Degree