

NICHOLAS WOOD

Tyler, TX | (903) 752-0804 | Nicholaswood1515@gmail.com

Professional Summary

Analytical and dependable Credit Analyst with 2 years of experience in financial analysis, credit risk evaluation, and tax preparation. Proven ability to assess creditworthiness, manage complex financial data, and support sound lending decisions. Experienced in preparing accurate tax returns and offering strategic tax guidance to individuals and small businesses. Known for maintaining accuracy and professionalism in fast-paced environments while effectively managing competing priorities and deadlines.

Experience

Tax Preparer

Bolton, Sullivan, Taylor, & Weber LP – Palestine, TX

August 2024 – Present

- Prepared and filed individual and small business federal and state tax returns, ensuring compliance with current tax laws and regulations.
- Reviewed financial records, W-2s, 1099s, and other relevant documents to accurately calculate tax liabilities and maximize deductions.
- Provided expert guidance to clients on tax-saving strategies, estimated payments, and IRS correspondence resolution.
- Maintained strict confidentiality and accuracy while managing sensitive client information and meeting tight filing deadlines.

Credit Analyst

Texas National Bank – Tyler, TX

February 2023 – April 2024

- Conducted financial statement analysis to assess the creditworthiness of loan applicants.
- Evaluated risk factors and made data-driven recommendations for loan approvals.
- Prepared comprehensive credit reports and presented findings to senior management.
- Collaborated with loan officers to gather documentation and ensure accurate credit assessments.
- Monitored industry trends and ensured compliance with regulatory requirements.

Credit Analyst

PointBank – Pilot Point, TX

May 2022 – February 2023

- Promoted from entry-level to commercial analyst, assuming high responsibility in a two-analyst team.
- Supported the greater Denton, TX area with complex credit analysis and loan risk assessments.
- Developed expertise in both consumer and commercial credit underwriting processes.

EDUCATION –

University of Texas at Tyler – BBA in Finance 3.85 GPA

Graduated on 5/2022

I am currently getting my second bachelor's degree in accounting to sit for CPA exams in 2026.

Skills

- Microsoft Office Suite
- Cash Flow Planning & Management
- Manual Underwriting
- Time Management
- Communication
- Professionalism
- Tax preparation
- Account reconciliation