

## CLIFTON HARRISON COFFEY

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<b>Education</b>	<b>CORNELL UNIVERSITY, Johnson Graduate School of Management</b> Master of Business Administration, May 2011 Investment Banking Immersion, Dual Degree Candidate, GMAT: 700 VP - Associate Real Estate Council, Old Ezra Finance Club, ULI NY, ICSC	<b>Ithaca, NY</b>
	<b>CORNELL UNIVERSITY, Program in Real Estate</b> Master of Professional Studies in Real Estate, May 2011 Finance and Investments Concentration, Advisory Board Scholarship, GPA: 3.9	<b>Ithaca, NY</b>
	<b>GEORGE WASHINGTON UNIVERSITY</b> Bachelor of Business Administration, Finance, May 2005 President of Delta Tau Delta Fraternity, Intra-Fraternity Council Representative Fundraiser for GW School of Business; Most Donations, Nov. 2002 - \$115,000	<b>Washington, DC</b>
<b>Experience</b>	<b>CAPITAL ONE FINANCIAL CORP</b> <i>Senior Business Analyst (Push- and Pull-Marketing Client Acquisitions)</i> Underwrote credit card products based on research and testing, created valuation models, and presented product strategy recommendations to senior management	<b>McLean, VA</b>
2006-2008	<ul style="list-style-type: none"><li>• Developed direct mail product strategy that targeted a profitable niche segment and annually attracted 60K new accounts and \$200M in card loans outstanding</li><li>• Proposed and implemented a shift in valuations methodology from segment-level to account-level; resulted in new credit policy and regression models for entire pull-marketing portfolio (3M accounts and \$6B portfolio exposure)</li><li>• Altered product pricing structure from single price-point to “as-low-as” pricing which increased client penetration by 20% and portfolio yield by 10%</li><li>• Performed and presented competitor marketing analyses to understand monthly movements in price, product types, reward types, and distribution channels</li><li>• Produced and maintained segment-level credit policy and quantitative regression models for portfolio NPV valuation and product strategy decisions</li></ul>	
	<b>NEUBERGER BERMAN</b> <i>Private Asset Management Operations Analyst</i>	<b>New York, NY</b>
2005-2006	<ul style="list-style-type: none"><li>• Reconciled high net-worth account trades, fees, and cash transactions</li><li>• Serviced account inquiries for traders, money managers and bankers</li><li>• Initiated web-based automation processes for custodians which led to 30% more account reconciliation productivity for operations team</li></ul>	
	<b>LEHMAN BROTHERS</b> <i>Summer Operations Analyst</i>	<b>New York, NY</b>
2004	<ul style="list-style-type: none"><li>• Ensured the Bank Loans group adhered to Patriot Act and SEC regulations</li><li>• Assigned CUSIPs to syndicated loans at credit agreement level</li></ul>	
<b>Skills</b>	<ul style="list-style-type: none"><li>• Office, SAS, TreeNet, Teradata, Polaris, Argus, Bloomberg, Capital IQ</li><li>• CFA Level 1 Candidate</li></ul>	
<b>Personal</b>	<ul style="list-style-type: none"><li>• Taught English and computer skills to local children; prepared meals at a Voluntario Global community center in Buenos Aires, Argentina (Summer 2008)</li><li>• Originally from Knoxville, TN; SEC football fan; avid golfer; PADI certified</li></ul>	