

## **Predictive Analytics Expert**

### **Why Work For Credit Acceptance?**

Credit Acceptance is a rapidly-expanding company with extensive growth opportunities. We are proud to say, for the 4th year in a row, we have been named one of Fortune Magazine's 100 Best Companies to Work For. Our team members and culture create a positive workplace that drives us to succeed, making Credit Acceptance one of the largest used car finance companies nationally.

We offer a great work environment, awesome team members, competitive benefits, progressive career opportunities, a casual dress code and we work hard to ensure every team member is empowered to work to their fullest potential.

### **Credit Acceptance offers team members:**

- Extensive growth opportunities as demonstrated by our track record of promoting internally
- An atmosphere that is collaborative, challenging, and filled with forward thinking team members
- Ongoing business training and career development opportunities
- Strong work-life balance with generous PTO beginning on day 1
- Competitive market-based salary with quarterly profit sharing and annual merit bonuses
- Excellent benefits package that includes 401(K) match, adoption assistance, tuition reimbursement, comprehensive medical/dental/vision along with additional benefits that make us a great place to work

### **We are hiring a Predictive Modeling Expert within our Analytics Department.**

Responsibilities in your area will include:

- Develop statistical models such as:
  - Origination and credit risk scorecards
  - Behavior and collection scorecards
  - Forecasts
  - Resource allocation models
- Test and implement models and data infrastructure used to execute strategy
- Actively monitor the performance of models in production
- Develop complex programming to extract and manipulate data
- Perform analysis to solve business problems and drive better decisions
- Translate high level business goals into the tasks and technical specifications needed to accomplish the goal

### **Who Are We Looking for?**

Our ideal candidate for this role needs to:

- Have knowledge of modeling tools and methods, such as logistic regression
- Able to apply analytical skills to solve problems creatively
- Act promptly and effectively when assigned tasks
- Able to communicate complex information to others in a way they can understand
- Work well with others in a team environment
- Be proactive and make recommendations as opportunities arise
- Self-motivated and able to perform with minimal supervision

## Position Qualifications:

### *Required Qualifications:*

- Bachelor's degree or higher
- Level of experience developing predictive models determines specific position eligibility:
  - 2-5 years of experience developing predictive models (Mid-Level)
  - 5 - 7 years of experience developing predictive models (Senior Level)
  - 7+ years of experience developing predictive models (Manager Level)
- 2+ years' experience with SAS and SQL

### *Preferred Qualifications:*

- Experience in the consumer lending industry, with some preference given to automobile finance experience
- Recent small company experience
- Experience developing credit scorecards or collection scores

## Company Core Values:

To be successful in this role, Team Members need to demonstrate the characteristics of **PRIDE** in their work:

- **Positive:** Maintain a positive attitude by focusing on solutions and promoting a collaborative and enjoyable environment
- **Respectful:** Value teamwork, share successes, appreciates others and communicates in a way that promotes trust
- **Insightful:** Make timely well-considered decisions, create innovative solutions and continuously learn
- **Direct:** Communicate clearly and objectively; don't be afraid of difficult conversations. Raise concerns through the proper channels
- **Earnest:** Be honest, sincere and consistent. Work hard and pursue our goals together relentlessly

Required degrees must have been earned at institutions of Higher Education which are accredited by the Council for Higher Education Accreditation or equivalent

Credit Acceptance is an equal opportunity employer.

The position is located in Southfield, MI. To apply, go to <https://www.creditacceptance.com/web/guest/careers>.