Summer 2014 Internship Project

Compare Short Term and Long Term Credit Card Charge-off Risk Predictive Models

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Internship Employer-Capital One Bank

- Fortune 500 company, one of the 10 largest banks by deposits in the country

- Headquartered in McLean, Virginia

- Analyst internship program hired over 100 interns include Statistician, Business Analyst and Data Analyst

- Statistician Intern projects in Credit Card, Bank, Home Loan and Auto Finance Divisions

How I found this opportunity?

- **LinkedIn Connection**

- SJSU Career Job Fair
- Dr. Bremer's email
- InternMatch
- Indeed
- Monster
- Glassdoor

How to start looking for internship?
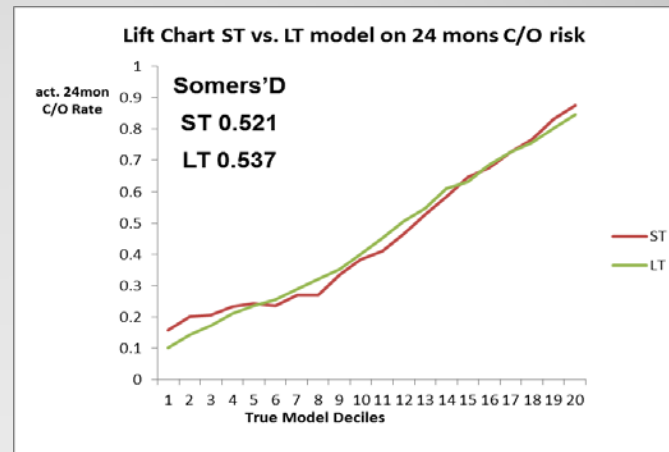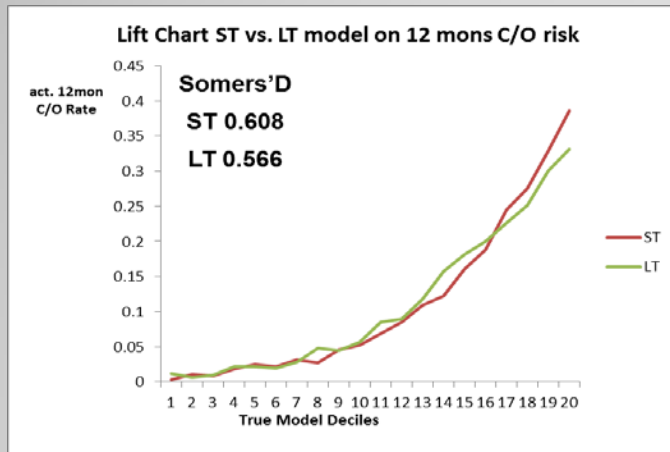
- **Know Yourself, Know your Target**

  Yourself: interest, skills, experience

  Target: industry, position, location

- Prepare few different versions of resume tailored for your targets
- Prepare Behavioral and Technical interview questions
- Practice interview session with career center's consultant

What is my internship project?

- US Card Division Subprime Team
- Compare two credit card charge-off risk predictive models– ST model vs. LT model

What are the hypothesis?

Differences are from:

- Target Variable
  12 month charge-off vs. 24 month charge-off risk
  (0-good, did not charge off; 1-bad, charged off)

- Input Variable

- Build Sample

What I learned from this project?

- Knowledge:
   Lift Chart
   Somers'D

- Software:
   Teradata SQL (data extract and raw processing)
   SAS EG (statistical analysis)
   TreeNet (model rebuild)

Challenges

- New terminologies
- New software
- Time limit
- Project planning and communication

Intern Activities

- Executive speaker every week
- First week training for bank economics knowledge, effective communication, Teradata SQL, SAS EG, TreeNet
- On job training by an assigned intern buddy and a supervisor
- Volunteer activity at FoodBank
- Intern retreat at a historic holiday resort
- National baseball game night

Q & A