

MARCUS HOLLOWAY

Early-career data scientist with a stats background and one year of applied work in fintech. Strongest in Python, SQL, and building clean baseline models before reaching for anything fancy. Looking for a team that takes mentoring seriously.

EDUCATION

M.S. Applied Statistics

North Carolina State University,
2023

B.A. Economics

Davidson College, 2021

SKILLS

- Python (pandas, scikit-learn), SQL, Git
- Logistic regression, tree models, basic time series
- Tableau, dbt basics, Snowflake
- Technical writing for non-technical audiences

EXPERIENCE

Data Scientist I | Cardinal Ledger Financial | Raleigh, NC | 2023-Present,

- Built a logistic regression baseline for small business loan default that beat the prior rules engine by 9 points of AUC on holdout data.
- Maintain weekly SQL pulls feeding the credit risk dashboard, including unit tests on row counts and category drift.
- Wrote the team's onboarding doc for the feature store after going through the painful version myself.
- Presented model results to the underwriting team in plain language, no slides longer than seven pages.

Data Science Intern | Cardinal Ledger Financial | Raleigh, NC | Summer 2022,

- Cleaned and joined three years of transaction data across two legacy systems to support a fraud research project.
- Prototyped an anomaly detection notebook that later became part of the production review queue.
- Sat in on weekly model review meetings and took notes that the team kept using after my internship ended.