

Zachary Epstein

New York, NY | zdepstei@buffalo.edu | 917.371.6786 | zacharyepstein.com

EDUCATION

University at Buffalo, The State University of New York
Bachelor of Science, Business Administration - Financial Analysis & Data Analytics
School of Management Honors Program
Cumulative GPA: 3.97/4.0

Buffalo, NY
Expected May 2027

RELEVANT EXPERIENCE

Wells Fargo | Credit Risk Summer Analyst | Charlotte, NC Jun 2026 - Aug 2026

- Redesigned a quarterly credit-risk workflow with AI, reducing analysis time by about 80%; the project became a benchmark for future implementation
- Analyzed credit-loss forecasts to identify risk drivers, inconsistent data, and process gaps
- Mapped workflows and translated technical findings into recommendations for front-line and Corporate Risk stakeholders
- Delivered a 60-minute presentation to about 70 invited stakeholders across front-line and Corporate Risk teams

Zac LLC | Founder | New York, NY Jan 2019 - May 2025

- Founded a sneaker and streetwear resale business with over \$1.5 million in cumulative revenue over six years
- Used unit economics and demand data to manage pricing, inventory, working capital, reinvestment, and P&L
- Managed a New Jersey warehouse and defined requirements for freelance developers building purchasing-automation software
- Pivoted from sneakers and streetwear into GPU resale and cryptocurrency mining as market economics shifted

Operation Inspire, Student-Led M&A Initiative | M&A Analyst | Buffalo, NY Jun 2025 - Dec 2025

- Performed valuation analysis and financial due diligence to support a proposed acquisition with approximately \$100 million in enterprise value
- Researched the acquisition target's industry, competitive position, and growth drivers
- Summarized transaction risks for investment-committee discussions

Fisher Family Fellows at Quent Capital | Equity Research Analyst | Buffalo, NY May 2025 - Present

- Completed 10+ equity research reports evaluating company strategy, industry dynamics, catalysts, and downside risk
- Build valuation and scenario models to assess cash flow, macroeconomic conditions, catalysts, and downside risk using filings, Bloomberg, Texus, Excel, and Python

Mollot & Hardy, Inc. (Wealth Advisory) | Business Operations Intern | Amherst, NY Aug 2026 - Present

- Research client-service and administrative issues, document findings, and coordinate follow-up through resolution
- Troubleshoot website and technology issues and recommend practical improvements to routine workflows

COMPETITIONS

UB School of Management Target Case Competition | 1st Place | Buffalo, NY Spring 2026

- Won first place among 30 students for an app concept on management styles, pitched to Target senior leaders

St. John's Private Equity Pitch Competition | University at Buffalo | New York, NY Dec 2025 - Feb 2026

- Represented UB against 20 universities in a private-equity buyout competition; our team advanced to the final rounds
- Interviewed Consensus Cloud Solutions' CEO to test operating assumptions and assess investment risks

LEADERSHIP EXPERIENCE

Decentralized Finance (DeFi) Club | Founder & Advisor | University at Buffalo Dec 2024 - Present

- Founded UB's first DeFi organization and grew it to 100+ members as President; the club actively collaborates with Ava Labs and Indexify
- Hosted 10+ guest speakers, including professionals from M&T Bank, Ava Labs, Coinbase, Foundry, and OpenAI
- Helped secure recognition, advisors, and funding for the club

SKILLS & ADDITIONAL INFORMATION

Exam: FINRA Securities Industry Essentials (SIE) - Passed August 2025

Technical Skills: Excel, PowerPoint, Python, SQL, Power BI, ChatGPT, Claude

Consulting & Analytics: Structured Problem Solving, Market & Competitive Research, Process Mapping, Process Improvement, Data Analysis, Business Operations, Executive Communication

Activities: Delta Sigma Pi (Fundraising Coordinator); Financial Management Association; Buffalo Undergraduate Consulting Group (Pro Bono Consulting)

Awards: Delta Sigma Pi Equity Research & Trading - 1st (120 participants); DeFi Club: UMA Innovative New Club, Emerging Excellence; Experiential Learning Network Scholarship (St. John's team)