

Vincent Y. Chu

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EDUCATION

University of Michigan Ann Arbor, MI

Aug 2024 – May 2027

- B.A. in Economics, Emphasis in Finance and Real Estate | Cumulative GPA: 3.7 | Honors: Dean's List
- Leadership Experience: Delta Sigma Pi Professional Fraternity, Michigan Club Triathlon
- Skills & Coursework: Bloomberg, Excel, ARGUS, Macroeconomics, Microeconomics, Investments, Data Analytics

Pepperdine University Malibu, CA

Jan 2023 – May 2024

EXPERIENCE

Balyasny Asset Management L.P. Hong Kong S.A.R.

Long/Short Equities Summer Associate, TMT

July 2026 – Sep 2026

- Expanded the TMT team's Chinese photonics coverage by building an independent laser-die supply/demand model; triangulated vendor capacity, Chinese sources, management commentary, retail data, and channel checks to assess supply constraints, bottlenecks, and inflections across EML and high-power CW lasers for NPO/CPO
- Underwrote 10 Chinese optical companies using bottom-up financial models and a coverage map ranked by technology and fundamentals within each subsector; compared product exposure, supply-chain roles, and company-level earnings drivers to prioritize long/short research and establish a relative-value ranking across Chinese photonics
- Mapped optical, memory, CoWoS, and broader semiconductor supply chains into an internal research website; built a custom Chinese-broker-report plugin and daily coverage-news workflow to centralize supplier data, capacity signals, broker research, and company updates while linking upstream constraints to downstream company exposure

Wells Fargo & Company Charlotte, N.C.

Consumer Banking and Lending Summer Intern

June 2025 – Aug 2025

- Advised senior leadership on redesign of the international payments platform by consolidating and analyzing 50k+ client complaints; produced a financial case projecting a 30–40% reduction in service costs while strengthening operational efficiency and customer satisfaction across 1.5M+ accounts
- Partnered with cross-functional stakeholders across product, finance, and risk to evaluate new Premier Checking benefits; presented LTV, retention, and deposit-growth forecasts to executives, securing FY26 pilot approval with \$8-12M expected revenue upside and ~\$120M in incremental deposits
- Developed profitability model comparing Wires vs. Zelle, highlighting opportunities to reduce costs and accelerate liquidity management; findings projected \$4M+ in annual savings and informed strategic positioning in payments

Ever Fortune Construction Company Taipei City

Development Intern

May 2024 – Aug 2024

- Executed comprehensive market research and competitor analysis for real estate investment opportunities, delving into demographic trends, economic forecasts, and zoning regulations, synthesizing findings and presenting to senior managers, directly contributed to the strategic acquisition of two prime development sites worth over \$12M
- Performed financial analysis for a prospective dental practice tenant by estimating daily patient volume, average revenue per patient, and applying industry-standard rent-to-revenue ratios, confirming both the tenant's capacity for a 10-year lease and the property's long-term revenue stability, ultimately enhancing overall investment viability
- Directed an intern team in preparing and presenting a land acquisition pitch, streamlining analysis and coaching delivery to secure the landowner's interest and enhance the firm's credibility

Deloitte Touche Tohmatsu Taipei City

Audit & Assurance Intern

July 2023 – Aug 2023

- Took initiative to lead a team of interns in developing an Excel-based tool to consolidate financial data for 32 subsidiaries, streamlining reporting processes and improving audit visibility for senior management while proactively introducing a discrepancy checker, ensuring 100% data alignment, strengthening compliance and strategic planning
- Conducted in-depth audit of Q2 bank loans, cash flow, and expenses for multiple subsidiaries by verifying clients' financial statements and receipts, collaborated with team members to ensure data accuracy and consistency across all financial reports, ultimately streamlining reporting workflows and increasing efficiency within the group
- Designed customized Excel audit templates for 21 chemical industry subsidiaries with sector-specific financial requirements; ensured compliance with company standards, integrated automated calculations and validation rules to reduce data errors, and streamlined workflows to improve audit accuracy and team efficiency

ADDITIONAL INFO

- Started my own e-commerce business at 14, made US\$34,000+ in revenue, sold for US\$50,000
- Solo backpacker across the Balkans and Central America; funded travel by working in local hostels
- Fluent in both English and Mandarin; huge Taiwanese, Cantonese, and Mandarin music enthusiast
- A committed Detroit Tigers fan, confidently believing in a World Series title this decade