

NAME

Street Address

City, State Zip

name@name.com
Cell (555) 555-5555 •**SUMMARY OF QUALIFICATIONS**

- Over 10 years of experience that includes credit card collections, consumer loan collections, mortgage collections to include HELOCS and second mortgages, banking, and customer service in a call center environment.
- Extensive training and comprehensive knowledge of FDCPA guidelines as well as a keen understanding of financial operations and the life cycle of a loan.
- A team leader and builder that provides the leadership needed to build top-performers and consistently attains better than expected results.
- Adept at communicating with all levels of management and internal departments to achieve departmental and company goals.
- Computer proficiency includes Microsoft Office (Word, Excel, Visio and PowerPoint) and Fidelity (MSP Servicing System) among others.

EXPERIENCE**CREDIT UNION, City, State**

11/08 – Present

Asset Recovery Manager – Manages a team of eight collectors, handles hiring, termination, training, team development, performance evaluations, and scheduling within the Asset Recovery Department. Ensure compliance with FDCPA guidelines in the handling of delinquencies, charge-offs, bankruptcies, asset liquidation and recovery. Successfully . . .

- Reduced delinquency by 20% within a four month time period.
- Initiated recovery efforts with Recovery resulting in a \$35k recovery on charged-off collateral.
- Created original Business Plan that acts as a road map detailing strategies by listing goals and objective, costs, and accomplishments of the department.
- Automated several processes to increase productivity.

CREDIT UNION, City, State

6/08 – 11/08

Collections Manager – Managed a team of 8 in a high volume call center environment and provided control and direction for the collection of credit card, consumer loans, second mortgages and HELOC's. Ensured compliance with credit union policies and procedures as well as FDCPA guidelines.

- Created procedures and training programs that optimized performance and ensured efficient implementation.
 - Eliminated redundant correspondence and achieved an annual savings of \$16,000.
- Provided for protection of assets under the control of the Credit Union.
- Hired, trained, scheduled, and completed performance evaluations for team members.
- Worked closely with vendors and acted as a representative of the Credit Union at business, civic and social functions.

MORTGAGE, City, State

6/04 – 5/08

Progressively advanced to positions of increased challenges and responsibilities in support of collections that included:

Collections Supervisor of Nonperforming Loans (3/07 – 5/08)

Supervised a team of 15 and managed the collection efforts of a \$620 million non-performing mortgage portfolio.

- Managed inbound/outbound call campaigns via Davox and Centre Vu ensuring company standards are met.

- Worked closely with investors providing updates on the portfolio performance.
- Directed Foreclosure Referral Team and Problem Loan Team ensuring loans were managed within investor and RESPA guidelines.
- Reviewed loans for possible repayment or forbearance plan based on company and/or investor guidelines.
- Reduced and/or maintained operational costs to ensure budget goals were met.
- Evaluated team player performance, addressed deficiencies and determined salary increases based on employee performance.
- Revised the workflow for the Foreclosure Referral System resulting in timely referrals and a reduction in monetary penalties.
- Updated Business Plans quarterly for presentation to Senior Leadership.

Assistant Supervisor of Special Loans (6/04 – 3/07)

Managed a staff of nine and oversaw the servicing of the Special Loans portfolio that included ARM's, Section 8, Fixed Interest Only Loans, Landscape and numerous others. Worked with Product Development to enhance or create products for Special Loans.

- Interviewed, hired, and directed the training of new employees. Rated and coached team players, completed monthly evaluations, and made recommendations for a salary increases.
- Ensured policies and procedures were in compliance with investor and RESPA guidelines.
- Used Microsoft Word and Microsoft Excel to create and compile daily/weekly/monthly reports. Presented Month End reports to Senior Leadership.
- Maximized productivity by streamlining processes that improved the effectiveness and efficiency of the department.
- Revamped customer correspondence and reduced of call volume by 20% at a cost savings of approximately \$4k.
- Automated internal processes that minimized human error resulting in an improvement in production and reduced hourly labor costs.
- Updated Business Plans quarterly for presentation to Senior Leadership.
- Received **Quarterly MVP Award**

CREDIT UNION, City, State

1/03 – 6/04

Head Teller/Assistant Branch Manager – Worked closely with the Branch Manager in developing sales programs and direction that achieved sales and ensured meeting goals.

- Directed daily operations of a staff of 12 and ensured compliance with company policies.
- Opened and closed the branch daily and functioned as sole manager of branch cash flow.
- Conducted branch audits on a monthly and quarterly basis that included testing the security system.
- Resolved escalated issues and provided feedback to management on tellers' performance.
- Created new policies and procedures for monthly reporting.

CREDIT UNION, City, State

7/00 – 11/02

Credit Counselor – Managed a delinquency portfolio of \$600k, which included consumer loans, credit cards and mortgages to include seconds and HELOCs. Secured judgments against debtors by representing the Credit Union in the Magistrate's Court.

- Reviewed and analyzed loans prior to submission for charge-off or repossession.
- Assisted members by offering extensions or completing re-writes to cure the default.
- Aggressively worked the deficiency balances to recoup funds for the Credit Unions. Headed special projects assigned by the Vice President of Delinquency.

EDUCATION

Bachelors of Science Degree, Training & Development, University, State, May 2007