

FINANCIAL FRED

555 Your Street | Amityville, NY 11739 | (555) 555-5555 | yourisp@isp.com

FINANCIAL SERVICES

Credit & Collection | Customer Care Management

Broadly experienced in financial services and customer care management across banking, insurance, healthcare and telecommunications industries. Knowledgeable, analytical, and personable with excellent problem solving skills and strengths in areas of credit & collection, financial planning & reporting, and risk management. Proven ability to drive business growth and improve workflow efficiencies while maintaining the highest standards in customer service and adherence to regulatory guidelines. Proficient in the use of collection and database systems.

PROFESSIONAL EXPERIENCE

Collection Agent,

ABC Worldly Wireless, Yonkers, NY, 6/01 – present

Field Marketing Representative,

Complete Healthplan, Bronx, NY, 2/01 – 5/01

Collection/ Customer Service Agent,

Computer Warehouse, Port Washington, NY, 9/00 – 1/01

Collection Agent,

Citibank, New York, NY, 9/97 – 8/00

Collection Agent,

Financial Services, Patchogue, NY, 8/95 – 1/96

Telemarketing Representative,

Simon & Simon, New York, NY, 10/89 – 9/90

Account Representative,

Aetna Life, West Islip, NY, 10/88 – 7/89

Financial (Database) Programmer,

EAB Bank, New York, NY, 6/87 – 10/88

CREDIT & COLLECTION/ FINANCIAL SERVICES & REPORTING

- Handling a high influx of in-bound calls pertaining to the reconciliation and collection of delinquent accounts, either directly or through appropriate channels including Payment Inquiry and Reconciliation & Control units.
- Preventing impending loss and increasing profitability through negotiation and enforcement of scheduled collection campaigns, consistently achieving a 70% recovery rate of billing cycle.
- Compiling and analyzing data for monthly management Loan Loss Reports to measure portfolio performance.
- Managing the acquisition of revenue/ expense data for monthly Product Profitability, Financial Review, Flash Variance, and Product Analysis Reports.
- Ranked within the top 10% of First Card Services' agents assigned to 30-day collection activity.

CUSTOMER SERVICE/ SALES MANAGEMENT

- Structuring an efficient call back strategy to drive productivity levels and build strong customer relations.
- Selling personal insurance products/ healthcare plans utilizing consultative sales and risk management approach.
- Processing inter-departmental correspondence to expedite the resolution of cardholder-related matters.
- Maintaining the hierarchical structure and security of network databases to ensure the integrity of financial data.
- Assisting registered representatives in establishing new business leads nationwide.

EDUCATION

State University, Any Town, NY

B.S. in Marketing, 1992

A.A.S. in Business Administration, 1981

MILITARY BACKGROUND

Fleet Technician,

United States Army, Nationwide Bases, 1988 – 1992