Collection Manager Resume (Template) PDF

JOE BROWN

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COLLECTIONS MANAGER

Strategic Improvements • Revenue Growth • Collections Results • Strong Leadership

Dynamic and results driven Collections Manager with 25 years of achievements in providing strategic direction and leadership in the delivery of collections services to client organizations nationwide. Highly skilled in business relationship development, client service, call center operations and leadership, talent development and leveraging resources to achieve optimal results. Experienced in the continuous improvement of collections efforts, policies, procedures and compliance functions that result in revenue growth, profitability and customer retention. Analytical and critical thinker with exceptional negotiation, communication, problem solving, time and resource management, and organizational skills. Forward thinking C-level partner with a passion for business operations excellence and bottom line growth.

- Built a high performing collections agency from start up and launch to buy-out by Bank of America; grew presence in 52 states and opened call centers in response to new government loan programs.
- Pioneered a national Collection Licensing Program to gain licensing in states requiring collection agency licensure.
- Became the highest grossing collector of legal accounts for JJ Marshall and Associates, Inc. Recovered over $160,000

from a single account through strategic skip tracing and investigation.

- Championed improved team productivity for JJ Marshall; developed and implemented a collections bonus program resulting in increased collections and improved relations between management and staff.
- Boosted gross yearly recovery by 20% and reduced overall collections costs by 18% in the first year as Ladd Enterprises, Project Manager for William Beaumont Hospital Collections. Instrumental in increasing gross legal collections by 10X in three years as Manager of the Legal Department.

AREAS OF EXPERTISE

Collections Activities • Process Improvement/ Optimization • Project Management • Call Center Operations • Client Relationship Building • Negotiation • Revenue Growth • Resource Management • Team Leadership • Public Relations • Decision Making • Customer Service • Innovation • Presentations/ Communications

PROFESSIONAL WORK HISTORY

Bank of America – Urban Lending Solutions Project | Walled Lake Credit Bureau LLC

(2003 – 2015)

Broomfield, Colorado | Walled Lake, Michigan

Collection Manager | Assistant Secretary | Compliance

(2013 – 2015)

Spearheaded all aspects of collections activities, policies, procedures and compliance; continuously monitored script delivery by supervisors and agents. Responded to state audits, CFPB complaints and Attorney General

requests; trained for CFPB audits and completed quarterly audits of all scripts for state-specific requirements.

- Eliminated supervisor/ agent script deviations that violated the FDCPA through audits and script coaching.
- Secured collection agency licenses in over 32 states; completed the Collection Agency License program.
- Contributed to writing policy and procedures to achieve compliance with CFPB, TCPA and UDAP.
- Prepared comprehensive annual reporting and renewed limited liability registrations for Walled Lake Credit Bureau LLC in all 52 states.

Owner | Operator, Walled Lake Credit Bureau LLC

(2003 – 2013)

Founded, launched and grew all facets of a collection business; included customer solicitation, call center operations, pre-legal activities and bank/ trust account management. Implemented accounting processes and prepared for state and federal audits. Performed inbound/ outbound calls, skip traced and investigated large balance accounts as necessary to retain a solid client base.

- Sold the collection agency to Urban Lending Solutions/ Bank of America in 2013; continued as Collection Manager.

Dialog Marketing, Inc

., Troy, Michigan (2009 – 2013)

Operations Manager | Collection Agency License Manager

Led the development and launch of call center operations for client customer Bank of America for Urban Lending.

Solutions in support of the loan modification products HARP, HAMP and Rate Reset Programs. Hired, trained and mentored 12+ supervisors and team leaders to manage 250+ call center agents and provide updated training for 100+ Call Center Advocates in the FDCPA, TCPA and UDAP.

- Team Lead for the development and standardization of call center operations; included FDCPA compliant scripts, agent FDCPA training and client outbound/ inbound call training.
- Established a national Collection Licensing Program to obtain licensing in all states requiring collection agency licensure.

JJ Marshall and Associates, Inc

., Ann Arbor, Michigan (2001 – 2009)

Supervisor – Regular Collections

(2006 – 2009)

Hired and trained new staff and maintained collections consistency among Senior Collectors.

- Promoted to Supervisor for performance excellence and to instill an improved team atmosphere to drive staff motivation, commitment and productivity.
- Developed and implemented a collections bonus program resulting in increased collections and improved relations between management and staff.
- Increased daily collections recovery through the development of dialer processes to increase contacts.

Legal Collector

(2001 – 2006)

Handled primarily bankruptcy, probate and real estate files to limit client's loss exposure. Performed

troubleshooting and resolved issues related to debtors failure to pay amounts. Communicated with attorneys, court officers and clients on a regular basis.

- Earned highest grossing collector in the collection of client's legal accounts and in-house initiated legal accounts for over two years.
- Recovered over $160,000 in the highest individual account collection through accurate skip tracing and investigation.

ADDITIONAL EXPERIENCE

- Chief Operating Officer | Partner, MSPC LLC, dba Bogey's Bar & Grille, Walled Lake, Michigan, 1998 – 2001.
- Collections Project Manager – William Beaumont Hospital Collections | Manager, Legal Department, Ladd Enterprises/ National Collections, Inc., Lansing, Michigan, 1990 – 1998.

EDUCATION

Master of Science, Criminal Justice

, Norwich University, Montpelier, Vermont

Bachelor of Arts, Sociology and Psychology

, Spring Arbor College, Spring Arbor, Michigan

LICENSE/ CERTIFICATIONS/ DESIGNATION

Licensed Collection Manager in Michigan, Nevada and Tennessee

Registered in over 32 States as the Collection Manager

American Association of Collection Agencies (ACA)

Professional Collector | Professional Skip Tracer | Credit and Compliance Officer

ACA Scholar Designation

PROFESSIONAL MEMBERSHIPS/ AFFILIATIONS

Board Member, Michigan Association of Collection Agencies

Unit Leader, Interstate Committee, American Collectors Association