

ROBERT SMITH

Jr. Debt Recovery Specialist

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SUMMARY

An energetic, work well both in a team and independently, not afraid of change and do best to adapt quickly to new situations, have been working in collections for 13 + years and would like a change.

SKILLS

Sales, Customer Service.

WORK EXPERIENCE

Jr. Debt Recovery Specialist

ABC Corporation - August 2008 – September 2014

- Reviewed and financially analyzed all negative and MasterCard charged off accounts monthly.
- Pulled reports as month end approaches to determine which accounts can be taken care of with a simple fee refund and which ones will proceed to charge off.
- Assessed fee refunds and made final decision on fee returns.
- Reviewed to see if a refund is warranted and make the decision how much will be returned based on the factors affecting the member and the credit union.
- Assessed account services for all accounts held at the Credit Union and poses authority to terminate services to include accounts, Credit Cards, etc.
- Prepared the Board Report, to include net loss, to be presented to the Board of Directors monthly.
- Managed negative Overdraft Privilege accounts, returned checks and delinquent MasterCard accounts.

Debt Recovery Specialist

Delta Corporation - 2007 – 2008

- Arrange for debt repayment or establish repayment schedules, based on customers financial situations.
- Advise customers of necessary actions and strategies for debt repayment.
- Answer customer questions regarding problems with their accounts.
- Confer with customers by telephone or in person to determine reasons for overdue payments and to review the terms of sales, service, or credit contracts.
- Contact insurance companies to check on status of claims payments and write appeal letters for denial on claims.
- Locate and monitor overdue accounts, using computers and a variety of automated systems.
- Locate and notify customers of delinquent accounts by mail, telephone, or personal visits to solicit payment.

SCHOLASTICS

- High School Diploma In General - 1982(Hurley R1 - Hurley, MO)