

# Margaret Enriquez

## Member Account Executive II - FIRST FINANCIAL CREDIT UNION

West Covina, CA

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I am motivated, energetic, personable and driven to succeed. I have an eagerness to provide exceptional service, and would like the opportunity to contribute to the success of a great team.

### WORK EXPERIENCE

#### Member Account Executive II

FIRST FINANCIAL CREDIT UNION - May 2014 to Present

Expands and retains customer relationships, actively cross sells and resolves customer problems quickly and efficiently.

- Acquires and retains customer relationships by providing relevant solutions to meet customer needs.
- Meets and exceeds all goals and actively participates in all sales activities.

#### Human Resources Benefits Manager

LEGAL COLLECTION CENTER CORP - June 2006 to May 2014

Administers employee benefits programs such as retirement plans. Basic hospital, medical, surgical, and major medical plans; term life insurance plans.

- Evaluates and compares existing company benefits with those of other employers by analyzing other plans, surveys, and other sources of information.
- Develops specifications for new plans or modify existing employee benefit plans.

#### Loss Mitigation Portfolio Manager

AMERIQUEST MORTGAGE COMPANY - April 2003 to September 2006

April 2003 - September 2006)

- Monitor, establish or restructure forbearance plans on existing AMC loans.
- Review files, conduct thorough analysis of financials, review credit reports.
- Collections 90 +, increase / decrease credit terms on forbearance plans. Skip Tracing,

#### Loss Mitigation Negotiator

FREMONT INVESTMENT & LOAN - January 2006 to June 2006

January 2006 - June 2006)

- Analyze financials, pull credit and determine the best way to avoid foreclosure.
- Re-instate / cure loans, in accordance with all federal, local and state regulations.
- Negotiate with borrowers who are in default to enter work-out plans, pay loans current.
- Demonstrated proficiency in the handling and prioritizing of multiple tasks.