



NAME __Colleen Collectas__ **INDUSTRY/SEGMENT** __Retail Banking__
JOB TITLE __Collector__ **REPORTS TO** __Collection Manager__
AGE __25__ **EDUCATION** __High School Graduate__ **YEARS IN THIS JOB** __2__
TECHNOLOGY USED __MS Office 365 Suite, Account Processing Core System, MS Teams, Twilio MessagingX__

TECHNICAL PROFICIENCY

Novice _____ Proficient _____ Expert __X (on non-admin features)____

Situation

A typical day in the life of your persona:

Colleen spends most of her day working her queue in connecting, listening, and helping customers to restore their delinquent accounts and educate them on how to better their financial health.

A typical interaction with your product:

Colleen is an expert on the product's workflow and communications tools. She has no access to the administrative functions and special accounts, such as any employee accounts that have fallen into delinquency.

A perfect day

The collection system is 100% accessible, and all her customers fulfilled their prior promises, i.e., took the steps, made adjusted payments, etc., agreed to prior. Colleen truly feels she is making great strides in helping customers while helping to strengthen her financial institution financial results.

Top of Mind Issues

- Having all the right data in front of her regarding the customer and account to connect and work the case as quickly as possible
- Ensuring she follows all company's policies regarding compliance
- Having all the tools to work cases as efficiently as possible

Other Information

What they read online and offline, member associations

- Colleen reads articles that her manager provides . She also reads the same financial Institution trade journals, such as BAI Banking Strategies, Credit Unions magazine, and CreditUnions.com, when time allows.
- Colleen is a member of Cornerstone League (group representing credit unions in Texas, Oklahoma, and Arkansas, who sponsors numerous in-person and virtual events annually.)
- Colleen will attend League and vendor conferences with her manager when budgeting allows.

Budget approval levels and ROI expectations

- Colleen is not involved in budgeting process and buying decision, outside of providing information to her manager when asked.

How the persona is rewarded or motivated (compensation, bonus, commission, other recognitions)

- Colleen is rewarded a bonus based on overall financial institution's results and her contribution to the overall team's results on delinquencies and charge-off reduction targets.

Written By __Bob Gibson__ **Date** __4/23/2022__