**Brian Bennett**

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(410) 446-9965 Brian21403@yahoo.com

**Seeking:** Credit and Collection Manager Position

EXPERIENCE

May 2008 – Present

**Credit & Collection Manager,** Metropolitan Meat, Seafood & Poultry **-**Landover Maryland

* Manage credit and collections and coordinate efforts with a team of six
* Evaluate credit worthiness of potential customers and issue terms
* Responsible for the timely collection of over $130 million
* Collected to 92.57% of all receivables paid within 45 days for 2010 and no write-offs
* Implemented proven expertise to improve policies, procedures, performance and efficiencies
* Responsible for increasing liquidity of receivables under 45 days by over$358,000.00 dollars
* Co-Chair of Food Industry Southern Association of Credit Managers
* Achieved 99% of receivables within 60 day for A/R in my area of responsibility
* No write-off’s in 2011

Oct 02 –Present

**Airmen,** United States Air Force/Guard –New Castle, Delaware

• Radio Transmission maintenance  
• Supervise loading and unloading of the C-5 Galaxy  
• Accountable for 50 to 250 trainees during Basic Military Training and Warrior Week  
• Over 100 combat flying hours before the 14th of May, 2005  
• Qualified on a nine millimeter fire arm

Oct 06 –Aug 07

**Account Representative,** United Auto Credit Corporation –Hanover Maryland  
• Trained new debt collectors on policies, procedures, data system and office standards  
• Generated documents for “intent to reposes, rite of replevin, repossession, intent to sell”  
• Formulate collection strategies on 1 to 5, 6 to 10, 10 to 30 and 31+ day delinquent accounts  
• Prioritize collection strategies to achieve corporate collection goals   
• Generate performance data reports daily   
• Make 80 to 300 calls on delinquent accounts per day  
• Generate end of day reports to fax/e-mail to corporate District/Regional Managers  
• Reconcile and resolve account discrepancies as needed  
• Worked closely with Maryland Auto Insurance Fund (MAIF), Insurance Representatives,

Police Departments/Officers, State and Government Officials, Corporate Attorney, House of

Delegate, and Senator offices and repossession agencies to resolve complicated issues  
• Track bankruptcy status and negotiate arrangements with trustees and attorneys   
• Act as Representative of the company in court legal proceedings  
• Educate and Train employees on the Fair Debt Collections Act, Bankruptcy Laws, collection

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negotiations, skip tracing, Policy & Procedure  
• Complete forms for Charge-off, Notice of Intent to reposes, hold harmless repossession, Letter

of Guaranty, extensions and due date changes, City Impound vehicle release with fee/fine

waiver requests and estimate current vehicle value according to N.A.D.A   
• Used NADA books and corporate accounting spreadsheets appraise the value of cars  
• Produced the best collection performance results the Baltimore branch has ever achieved  
• Evaluate repossessed vehicles and forward that price to corporate book keeping  
  
Nov 04-Feb 06

**Paralegal Debt Collector**, W & A (Arbitration Department) -Rockville, Maryland  
• Worked closely with debt management companies to collect settlements on debtor accounts

• Generated settlement letters, stipulation agreements & consent to judgment  
• Exceeded goals, increased collections 5.8 times in 1 year to $290,000 in 1 month (average collection for 1 month was $150,000)  
• Worked on multi-window/tasking computer platform, skip traced & analyzed data  
• Personally increased pre-charge off collection percentages

Sept 01-May 02

**Bill Collector**, NCO Financial Group -Fort Meade, Maryland  
• Negotiated settlement arrangements with clients and their business to business debtor  
• Maintained vigilant inner office and client/debtor transmittals and communications  
• Generated reports, tracked performance, measured efficiencies  
• Perpetuated an accurate, time critical and useful database  
• Leveraged talks with background researches included Dunn & Bradstreet credit reviews  
• Proficiently skip-traced and found people not wanting to be found  
• Managed 400 accounts daily and always met company collection

May 98- Aug 01

**Financial Services Representative**, Navistar -Duluth Georgia• Individually responsible for the Audit of vehicle dealerships, collections and refinancing of

loans in Maryland, Delaware, and Virginia  
• Maximized performance bonuses based on the achievement of set goals  
• Worked closely with dealership owners, employees, and customers  
• Compiled data to present annual corporate meeting  
• Represented the company at trade shows, golf outings, sales blitzes and as a professional

witness in court

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Feb-May 98

**Human Resource Assistant and Junior Accountant**, Aerotech -Glen Burnie, Maryland• Spearheaded the 401k program implementation  
• Processed accounts payable, bank reconciliation and cash management  
• Prepared claim reports and payments; determined adequate insurance coverage

Feb-Dec 97

**Assistant Controller, Research Analyst, & Teller,** Grand Bank, Bethesda, Maryland   
• Reviewed bank archive documents to determine legal pertinence  
• Balanced/reconciled banks own five major accounts daily  
• Generated and disseminated Tax Interest Disclosure Statements  
• Balanced branch vault and teller drawers daily  
• Applied research techniques to a data base and compiled individual account data

• Developed relations with local business owners

May-Aug 96

**Research Analyst,** A. J. Perry & Co. -Baltimore, Maryland• Appraised portfolios, extrapolated potential earnings, generated/ created portfolios  
• Evaluated and critiqued stock portfolios of potential clients   
• Intensely scrutinized No-Load mutual funds: determined performance, high yield, contrarian and conservative degrees of risk/ return ratios for incorporation into portfolios

**EDUCATION**   
University of Maryland, College Park, Maryland  
• Bachelor of Arts, Economics-concentration in Finance, December 23, 1998  
Note: game theory, calculus, web design, accounting programs, leadership, management, negotiations, futures forwards & options, investing, international finance, banking, statistical economic modeling, stocks, annual report and industry analysis, hedging, short selling, group dynamics –these are just a few of the skills and tools from training, education, and experience.