**TODD M. ASPINWALL**

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860-930-0469 • [t13aspinwall@aim.com](mailto:t13aspinwall@aim.com)

**FINANCE PROFESSIONAL: *Auto Finance & Risk***

Award-winning team builder with demonstrating passion for motivating teams, spearheading learning development activities, and boosting productivity across multiple industries. Dynamic and driven leader highly skilled at elevating visibility, maximizing efficiency, and providing superior customer service in alignment with overall corporate objectives. Exceptional history of supporting infrastructures and promoting growth in demanding, fast-paced environments.

**AREAS OF EXPERTISE**

Goal Oriented • Data Analysis • Project Coordination

Mentoring & Training • Team Building • Productivity / Process Improvement

* Project Management • Risk Assessment • Customer Retention / Satisfaction

**PROFESSIONAL EXPERIENCE**

**Ally Financial Inc., Jacksonville, Florida** • **2004-Present**

Ally Financial is a bank holding company, previously known as GMAC Inc., provides a range of services including auto financing, commercial financing, online banking, insurance and mortgage operations.

**Operational Controls Analyst – 2010-Present**

Ensure various asset performance processes and procedures are compliant in accordance to all internal, state and local laws. Develop controls around processes and testing them in an effort to mitigate potential financial risk.

*Key Highlights:*

* Successfully create new internal controlled self-assessments around processes and test their validity
* Conduct extensive research via the company’s intranet and various internet search engines to gather information on related policies and state laws and regulations
* Routinely meet with senior levels of management to review results of the test findings and recommend action plans to improve future results if applicable
* Compile month-end testing results across all locations and report them to the director for communication to Operations.
* Routinely automating self-assessment spreadsheets to streamline reporting accuracy
* Responsible for the entire site’s business resumption plan, including updates, maintenance and ultimately live testing to ensure processes and calls are routed properly
* Maintain a confidential controls cabinet where sensitive information regarding audit inquiries, test results, etc. are held and kept extremely organized
* Conduct quarterly information security audits to ensure customer information is secured at agent’s desks, ensure server rooms are secure and validate other various security measures as needed
* Act as the subject matter expert on any policies and procedures that come about from management
* Hold monthly team meetings with all collections representatives to review and discuss test findings and to develop further understanding of various company risks
* Ultimately support asset performance at all levels to mitigate risk and other potential financial risks that could arise being a bank holding company
* Respond to various audit requests as necessary, in a timely manner

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**Loan and Loss Mitigation Manager – 2007-2010**

Managed a team ten to fifteen of portfolio agents who maintain a portfolio of accounts that are over 60 or over 90 days past due. Ultimately, my goal was to achieve a final resolution to mitigate any potential company revenue losses.

*Key Highlights:*

* Successfully achieved a ranking in top 10% in minimizing losses amongst peers
* Effectively managed a team of collectors to meet daily call expectations, control delinquency and minimize losses and write-offs
* Conduct performance reviews on a semi-annual basis
* Extensive negotiation skills with customers to expedite payments, coordinate payment plans and ultimately mitigate losses.
* Partake in interviewing processes as necessary
* Ensure compliance with the company’s credit policies and with all state and Federal collection laws and regulations including the FDCPA
* Maintain relationships with all levels of management, outside vendors, dealers, sales managers and agents
* Conduct weekly team meetings to build up team performance and morale
* Actively analyze daily reports including Key Performance metrics and financial losses
* Gathered, manipulated and analyzed data to create reports for teams to utilize in their day-to-day operations
* Implemented a delinquency matrix to track 90 day past due collections over a 7 day period forecast

**Loan and Loss Mitigation Collector II – 2004-2007**

Maintain a portfolio of accounts that are between 60 and 120 days past due on a daily basis.

*Key Highlights:*

* Consistently exceeded target goals set in place by upper management.
* Adapts easily to new business concepts and processes.
* Analyze credit reports and other customer documents in an attempt to locate collateral
* Consistently meet strict deadlines and resolve issues in a timely manner
* Involved with the training and mentoring program for hew hires
* Worked hand in hand with legal/fraud representatives and attorneys.
* Obtained strong business relationships with Outside Repossession Agency’s, Insurance Company Adjusters and Auto Dealership Management.
* Routinely negotiate payment plans with customers to settle debts

**EDUCATION**

**Bachelor of Science Degree in Marketing**

Plymouth State College of the University System of New Hampshire

**PROFESSIONAL DEVELPOMENT**

**TECHNICAL SKILLS**

Mircosoft Windows, Microsoft Office (Intermediate Skills in Excel, PowerPoint, Access and Word), basic knowledge of Visio, Dreamweaver, Oracle and HTML, Avaya Telephone systems and CMS telephony reporting, CARS, SHAW, Lexis Nexis, Fast Data WEB, Mircobilt, Van Wagenen, Lotus Notes, Columbus, PDP and extensive use of Internet search engines.