

Erick Flores  
1824 Chamberlain St

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4-Feb-2020

Dear Hiring Manager,

I am applying for this job position at your company. Based on the posted description, I am confident that I am fully qualified for the position and will be a strong addition to your team. I would appreciate a job interview at your earliest convenience.

I can be reached at the number above or at my email address.

Please find my resume attached

Sincerely, Erick Flores

## **Erick Flores**

1824 Chamberlain St

Phone: 832-920-1387

Email: ferick8246@yahoo.com

### **Objective**

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To be involved in work where I can utilize my skills and creatively involved with a system that effectively contributes to the growth of organization.

### **Experience**

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#### **Covington Credit                      12-Nov-2019 to Still Working** **Branch Manager**

SUMMARY: As the Branch Manager I am responsible for minimizing a company's financial losses. Study customer accounts and authorize various tactics such as extensions and write-offs to save the company money. Also by employing effective staff, the Branch Manager helps to ensure more debts are recovered.

#### Specific Duties:

- Communicate with customers by telephones and approved written correspondence to attempt to bring resolution to unpaid accounts
- Counsel delinquent consumers to assist in finding funds to meet their payment obligations.
- Accomplishes profitability goals and maintain company standards.
- Maintains professional appearance of the branch.
- Manages the overall processing of new and refinanced loans.
- Provides guidance on appropriate loan amounts and terms to meet customer and company needs.
- Controls the collection process to effectively handle past due and delinquent loans.
- Provides high levels of customer service and responds to customer concerns.
- Ensures that the branch adheres to all internal and external audit requirements.
- Participates in the interview and selection of all branch hires.
- Executes business-to-business marketing plan by leveraging available marketing tools.
- Maintains awareness of the marketplace and local competition.
- Provides reports as required to District, State and Corporate management.
- Manages and controls expenses throughout the branch.
- Trains and maintains a motivated workforce, including readying Assistant Manager for Branch Manager promotion.
- Manages the scheduling of branch staff to maximize growth and achieve branch targets/goals.
- Handles the daily management of employees: salary, performance reviews, employee relations, terminations, etc.
- Ensures compliance with all local, state and federal laws and regulations governing the company's business.
- Ensures staff adheres to scheduled hours.
- Performs other activities, as needed and directed by Company management.

#### **Covington Credit                      12-Dec-2017 to 12-Nov-2019** **Assistant Branch Manager**

- Assists Branch Manager in the closing and refinancing of loans, upon demonstration of skill mastery.
- Assists Branch Manager in the solicitation of new business, including marketing in the Community.
- Greets customers at the branch and via telephone in a professional manner.
- Visits customers in-person to verify identify and/or initiate resolution of delinquency issues.
- Processes credit loan applications, loan refinances and other loan documents.
- Works with past due customer accounts via telephone.
- Prepares activity reports for the Branch Manager.
- Completes daily and monthly closeout procedures.
- Provides customer credit experience to inquiring creditors and credit bureaus.
- Accepts and posts customers' payments received.
- Prepares daily bank deposits and completes the Cash Count Record daily.
- Balances cash drawer daily and maintains correct amounts and denominations of money.
- Assisted in mailing renewal and collections materials.
- Ensures compliance with all local, state and federal laws and regulations governing the Company's business.
- Complete periodic reports on branch progress, delinquency and other information.
- Transports money and deposits to and from the bank with appropriate escorts, as defined by policy.
- When Manager was unavailable, manages the branch.
- When Manager was determines customers requiring a courtesy visit.
- Provides high levels of customer service and responds to customer concerns.

**Rent-A-Center                      7-Aug-2016 to 7-Dec-2017**

**Collections Manager**

Account Management:

- Maintain accurate record of customer account activity including current and past due accounts
- Reviewing past due accounts and communicate in person and via phone with the customer to promote timely payments
- Collect costumer payments on a timely basis and meet daily/weekly collection standards
- Assist Manager with training and managing all coworkers

**Rent A Center                      16-May-2016 to 7-Aug-2016**

**Customer Service Rep**

The Customer Service Representative provides assistance to customers in making payments and collecting past due accounts.

- Greets customers at the branch and via telephone in a professional manner.
- Works with past due customer accounts via telephone
- Prepares for daily bank deposits and completes the Cash Count Record daily.
- Balances the cash drawer daily and maintains correct amounts and denominations of money.
- Assists in mailing renewal and collections materials.
- Opens and distributes mail.
- Ensures compliance with all local, state and federal laws and regulations governing the Company's business.
- Performs other activities, as needed and directed by Company management

**Education**

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**Sam Houston High School - 13-May-2013**

Diploma

**Rice Universitv - 13-Jan-2015**

## References

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**Mike Wellman**

**District supervisor**

Email:mwellman@smcredit.com

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**Pedro Zavala**

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