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## Collections Officer Resume

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### Job Objective

To obtain a Collections Officer position with organization where challenges and opportunities make way for career development.

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### Highlights of Qualifications:

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- Solid knowledge of credit and other collections
  - Sound knowledge of banking products
  - Highly skilled in achieving productivity and performance targets
  - Ability to resolve credit settlements through effective negotiation
  - Ability to work in a stressful and target oriented setting
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### Professional Experience:

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Collections Officer

ACT-1, La Mesa, CA

August 2005 – Present Collected all overdue and cleared delinquent accounts.

Achieved targets for work flow and reduction in delinquency rates.

Carried out follow up on all collection reports in co-ordination with supervisors.

Ensured timely payment of loan installments through personal contacts

Developed progress reports to track daily performance.

Prepared and sent collection letters to customers as a reminder for loan repayment. Collections Officer

First National Bank, La Mesa, CA

May 2000 – July 2005 Reviewed accounts to classify delinquent and non-delinquent accounts.

Intimated defaulters regarding non-payment or late payment of loan amounts.

Applied codes, procedures and rules to enhance revenues and reduce debts,

Gathered information on debtor's assets, liabilities and employment.

Developed methods to locate defaulters easily.

Initiated legal action against long time debtors and defaulters not conceding to company requests for settlement.

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### Education:

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Bachelor's Degree in Accounting

Young Harris College, Young Harris, GA

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