

# Joseph Zanandrie

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To achieve business results in a professional and ethical manner, Welcome change, help co-workers, and strive to create an environment that embraces respect for the individual.

## Work Experience

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### **Collections Specialist**

Empire Fire & Safety

October 2018 to May 2020

Made outgoing calls on four different portfolios. I was responsible for collections, accounts receivable, invoicing. Keeping track of invoicing, all delinquency accounts. Dealt with all managers of all departments. Hood inspections, backflow inspections, alarm inspections. I was responsible for making sure all deficiencies were taken care of, if there were any. Dealing directly with the owner of the company with ongoing issues. Process daily accounts receivable. Many other duties if needed in other areas of the company.

### **Senior Collector**

Marks Auto Sales

October 2016 to July 2017

Made outgoing calls and took incoming calls on past due auto loans that were 1 day past due to charge off. Made payment arrangements to reduce delinquency. Also responsible for dealing with insurance claims, processing insurance claims, talking to insurance companies regarding insurance claims, tracking of claims, processing payments. Processing of repossessions dealing directly with repossession companies. Responsible for sending the right to cures on accounts as needed. Processing of daily numbers. Skip tracing, Gold star GPS tracking system to locate vehicles. Many other duties on a daily basis.

### **Senior Collector & Legal Collector**

Coastal Credit LLC

February 2014 to August 2016

Made outgoing calls and took incoming calls on past due auto loans that were 1-180 days past due. Main responsibility was 90 - 180 past due auto loans. Helped people with payment arrangements to get account current, responsible for sending right to cures, granting deferments, worked directly with collections managers on repossession of automobiles, setting up repossessions, tracking repossessions. Responsible for working with repossession companies, going out in the field doing field calls, dealing with auto auctions on location and setting floors on repossessed automobiles, redemption on automobiles.

### **Senior Collector & Legal Collector**

Asset Acquisition Group

November 2008 to September 2013

Made outgoing calls and took incoming calls on past due auto loans, student loans, military loans. Used latitude database collection system. FDCPA compliant. Helped people with making payment arrangements to get their accounts current. Worked with the in house attorney on legal accounts, reviewed accounts for legal judgment and lien placement. Was responsible for a portfolio of approximately 600 accounts nationwide.

### **Senior Collector & Loss Control**

Centrix Financial

November 2004 to November 2008

Collected on past due auto loans. Took incoming and made outgoing calls on accounts 30-120 days past due. Made payment arrangements with the customers to make their accounts current. I also did skip tracing, deferments and special payment arrangements. Soft skip work. I was also responsible for, processing of condition reports, and monitoring accounts for gaping issues. I also worked with repossession agents on updates. I was also responsible for the portfolio's of 150-200 accounts.

### **Senior Collector**

Arcadia Tran South

February 1997 to November 2004

Collected on past due accounts. I was lead collector from January 1998- January 1999. I made outgoing and took incoming calls on past due accounts, 60-120 days past due. Made payment arrangements. I was also responsible for doing, deferments, amendments, and placing field order reports.

### **Collection/Customer Service/Asst. Manager**

First Merchants

February 1996 to February 1997

Did auto financing, I also took incoming and made outgoing calls on past due accounts, 60-120 days past due. I was also responsible for doing deferments, credit scores, granted credit increases, and worked with customers to resolve their account to bring them current. Worked with dealers on buybacks. Dealt with reports, auto auctions on the location of vehicles, status of vehicle, abandoned interest vehicles, worked with field agents on condition reports.

### **Customer Service**

Back End Collections

July 1985 to February 1996

July 1985 - February 1996

Citigroup Back

I ended collections on credit card accounts, worked accounts from 30-160 days past due.

Helped customers resolve their past due accounts. I also did skip tracing, customer service, and placed accounts for charge off.

## **Education**

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### **GED**

High School or GED-CREDIT Bridge-water High West

June 1981

## Skills

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- Call center software 30 Years Currently
- Customer Billing & Crediting 30 Years Currently
- Customer Follow-up 30 Years Currently
- Customer Inquiries 30 Years Currently
- Escalating calls & complaints 30 Years Currently
- General computer knowledge 30 Years Currently
- Handling angry customers 30 Years Currently
- Problem research 30 Years Currently
- Problem resolution 30 Years Currently
- Product Support 30 Years Currently
- Accounts Receivable
- Invoicing