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#### OBJECTIVE

To secure a position with a well established organization with a stable environment that will lead to a lasting relationship in the field of Credit/Finance/Accounting/Collections. Searching for an employer that will benefit from my experience. Management position desired.

#### Qualifications:

- **18 years of Industry Experience**
- **Extensive knowledge of FDCPA and Bankruptcy laws**
- **Experienced in both Consumer and Commercial Collections**
- **Experienced in both First and Third Party Collections**
- **Industry experience: Credit Card, Banking, Financial, Auto, Collection Agencies, Hospitality, Construction, and Retail**
- **Customer Service**
- **Profit and Loss Management**
- **Legal Experience**
- **Credit Lending**
- **Forecasting**
- **Detailed Analysis and Reporting of AR**
- **Billing**
- **Cash Applications**
- **Management Experience**
- **Member of the National Credit Management Association**

#### Career History

**Credit and Account Receivable Manager, Rite Rug** - Columbus, OH Corporate Office March 2008 - February 2010

- Commercial Collections minimal consumer collections
- Managing 39 retail stores and the Commercial /Builder/ Property Management/ Maintenance Divisions
- Report directly to the CFO
- Responsible for the following aspects of AR- all credit approvals, terminating credit lines, monitoring existing credit lines, customer service, cash applications, forecasting, profit and loss management, detailed analysis and reporting of AR, collections, settlements, research validity of invoices, bankruptcy issues, hiring, firing, training of new hires, write off's, credit memos, audits, placing accounts with outside attorney and collection agencies, filing mechanics liens/notice of furnishings/notice of commencements, creating and implementation of bonus structures for the AR staff, research of new markets and laws pertaining to doing business in a given state, and much more
- Established strong relationships with other departments throughout the company to obtain receivables in a timelier fashion (i.e. VP's, Sales, Client Services, Store Managers, Warehouse Staff, and Field Offices)
- Recognized for efforts to identify new processes to improve timeliness of the AR reporting and analysis. Created & implemented policies & procedures company wide
- Recognized for success of managing AR. When I started the position, the numbers were as follows: \$815k over 60 days which represented 10% of the total AR, \$2m over 90 days, 26% of total AR. As of October 2009, the numbers are: \$590K over 60 days which represents 8% of the total AR, and \$450k over 90 days, 4% of total AR.

- Recognized for saving the company \$25000/year by eliminating check verification system & taking over NSF/Stop Payments/Backcharges myself. Less than 3% uncollected when I left the company
- Active Member of "National Association of Credit Management" Builder Group-attend monthly meetings
- Microsoft Excel, Word, Outlook,. RFMS, Accurint, One Credit Source, Equifax, Dun & Bradstreet, Accurint

**Assistant Vice President, Finance, iQor** (formerly Allied Interstate/IRMC/First Contact/Collectek), Columbus, OH 2006 - 2008

- First Party/ Commercial Collections- Collection Agency fees that are due from clients
- Managing 4 employees
- Report directly to the Senior Vice President of Finance & work daily with the President of Treasury
- Responsible for the following aspects of AR- customer service, cash applications, forecasting, profit and loss management, detailed analysis and reporting of AR, collections, research validity of invoices, bankruptcy issues, hiring, firing, training of new hires, write off's and credit memos
- Established strong relationships with other departments throughout the company to obtain receivables in a timelier fashion (i.e. Sales, Client Services, Billing, and field offices nationwide & internationally)
- Assisted with year end audits
- Recognized for efforts to identify new processes to improve timeliness of the AR reporting and analysis.
- Recognized for proven results of managing the AR. Back in July 2006 when I started this position, our numbers were as follows: \$2.6m over 90 days which represented 9.63% of the total AR/DSO 52 days. As of January 2008, the numbers are: \$590K over 90 days which represents 2.36% of the total AR/DSO is 36.96 days
- Microsoft Excel, Word, Outlook, and Access. Subsystems used are Carma, Facs, Intellione, and Dymacol

**AR/Collection Department Manager, Air Chef** - Worthington, OH, 2003 - 2006.

- First Party/ Commercial Collections - Private Aviation in flight Catering
- Reported directly to the Controller/ VP of Finance
- Responsible for all aspects of AR, including credit limit approvals, on boarding of new accounts, billing, customer service, cash applications, collections, disputes, settlements, bankruptcy accounts, research validity of charges, charge offs, and credit memos. Was brought in to create a nonexistent AR Department
- Managed 3 employees.
- Training of new associates
- Managed postings of all payments, and billing for every client
- Detailed Analysis & Reporting of AR to owner & senior executives
- Assisted with the forecasting of funds on a daily/weekly basis
- Assisted several acquired kitchens/partners in converting to corporate reporting systems, and assisted with due diligence reviews for new business acquisitions. (There were several!)
- Managed relationships with 80% of airports nationwide and internationally.
- Managed relationships with our acquired partners nationwide & internationally. This included catering companies, liquor establishments, and front runners.

**Commercial Collector, Dupont Law Office** – Dublin, OH, 2002 -2003.

- Third Party/ Commercial Collections, multiple portfolios
- Responsible for 800 accounts
- Skip tracing
- Collection of charged off accounts
- If no suitable arrangements could be reached, responsible for preparing lawsuit for attorney
- Lead Collector
- Training of new hires
- Microsoft Excel, Microsoft Word, Microsoft Outlook, Accurint, and Weslaw research

**Senior Collector, NCO Financial** – Worthington, OH, 2001 - 2002.

- Third Party/ Consumer Collections , “4th placement” credit card collections
- Responsible for 1000 accounts
- Intense skip tracing, contacting customers for acceptable payment arrangements
- Negotiated settlements
- Senior Collector. Managed the floor of 25-30 collectors
- Trained new employees
- CRS, FACS, Microsoft Word, Microsoft Excel, Microsoft Outlook

**Profit and Loss-Recovery Supervisor, Seawest Financial** – Columbus, OH, 1998 -2001.

- First Party/Consumer Collections for a sub-prime auto loan company
- Responsible for all collections of charged off loan and deficiency amounts. Approximately 4000 loans
- Intense skip tracing and research to find the consumer and/or the collateral
- Solely established the Legal Department and reported directly to our in-house attorney
- Created a legal letter series to assist in the recovery of amounts owed.
- Billing and posting of all payments for the department
- Responsible for vehicle repossessions, lawsuits/garnishments, and auction sales
- Managed relationships with collection agencies, repossession companies, auctions, and outside attorneys nationwide-including invoice approvals and follow up
- Managed 3 employees. Hiring, training, and firing when necessary
- Detailed reporting & analysis of P&L to owner of the company and senior management
- Microsoft Word, Microsoft Excel, Microsoft Outlook, Megasys, Procom, and Phoneyay Systems

**Collector, The Limited** –(is now Alliance Data Systems) Westerville, OH, 1993-1998.

- First Party /Consumer Collections for Express, Structure, and Victoria’s Secret portfolios
- Managed a total of 300 midrange accounts from 31 days to charge off status
- Recommended legal action when necessary
- Close follow up with clients
- Skip tracing and pulled credit bureaus as needed
- Trained new associates
- Follow up with attorneys & legal counsel regarding bankruptcy issues