

# NG NATHAN GARFIELD

Portland, Oregon 503-555-5555 NGarfield@Notmail.com [www.Linkedin.com/in/FakeName](http://www.Linkedin.com/in/FakeName)

## PROACTIVE AND DYNAMIC CREDIT AND COLLECTIONS LEADERSHIP

*Doing whatever it takes to drive corporate prosperity, eliminate bad debt, and deliver the best outcomes.*

Accomplished in maximizing cash flow and retrieving millions of dollars in unsecured debt while minimizing aged receivables and uncollectible expenses. Remarkably successful in gracefully navigating the complicated – and often emotional – process of collecting on delinquent accounts. History of maintaining full compliance with laws, regulations, bankruptcy policies, and contractual agreements. Fluent in Spanish. Uncommon talents include:

- Pairing time-tested collection methods with industry-leading technologies to recover money as quickly as possible.
- Developing bespoke collection approaches for every unique situation and maintaining the highest degree of professionalism.
- Balancing empathy, active listening, alternative solutions, and assertiveness to elicit quick, favorable responses from debtors.

### HIGHLIGHTS:

- ✓ Managed \$2.8 billion credit portfolio of 5,600 accounts and led global team of 24 across 5 countries.
- ✓ Shrank delinquency rate from 17% to 5.8% within 19 months of introducing game-changing approach.
- ✓ Ranked as #1 credit collector among 120 peers by improving communications with Spanish-speaking debtors.
- ✓ Attained credit line approval rate of 63% for 631 accounts, getting \$23.6 million credit extension.

### CORE SKILLS:

- Complex Problem Resolution
- Team Training & Motivation
- Discrepancy Remediation
- Positive & Productive Communication
- Employee & Customer Engagement
- Adaptive & Strategic Planning
- Win-Win Negotiation
- Credit Risk Analysis
- Process Optimization

“Nathan is a detail-oriented risk leader with an excellent grasp of the big picture in balancing risk vs. reward. He grows profits, but not at the expense of sacrificing his humanity. He always strives to find win-win situations by exploring all viable alternatives.”  
– Greg Williams, Vice President of Credit and Collections, Technical Corporation

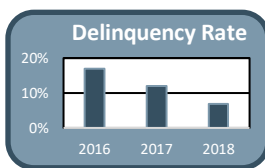
### EXPERIENCE:

**Technical Corporation, Portland, Oregon** 2016 to 2018  
*One of the world's largest technology distributors, this \$37 billion company has 125,000+ customers and 14,000+ employees worldwide.*

#### DIRECTOR, CREDIT AND COLLECTIONS, AMERICAS

**Direct Reports: 24 Employees | Territory: 5,600 Clients in the Americas | Reported to: Vice President of Credit & Collections**

Maximized receivables, minimized bad debt, and achieved ambitious department goals while seamlessly managing credit and collection activities across Mexico, Chile, Brazil, Canada, and the United States. Determined customer credit lines and limits; recommended/declined credit extensions. Negotiated terms, credit structures, delinquency actions, and departmental policies. Optimized resources and leveraged credit insurance. Hired, led, and fully educated staff on corporate procedures, best practices, and business priorities.



- Reduced delinquency rate from 17% to 5.8% in 19 months with dynamic collections approach.
- Shrank 4-week onboarding process to 72 hours by refining multi-country process.
- Improved collections in Latin America by implementing new Final Demand Letter (FDL) for the region.
- Streamlined/standardized credit review process and incorporated a financial metrics table.

**Technology Solutions Company, Portland, Oregon** 2014 to 2016  
*Fortune 500 firm generating \$27.5 billion annually by selling electronic components, computer products, and embedded technology.*

#### MANAGER, CREDIT RISK ANALYSIS

**Direct Reports: 16 Employees | Territory: 1,900 Clients in Southeastern USA | Reported to: Senior Director of Credit & Collections**

Assessed credit limits, authorized changes, and strategized credit structures. Directed, developed, and evaluated Credit Risk Analysts while enforcing corporate guidelines. Analyzed financial statements of valued-added resellers (VAR) and end users, providing complete due diligence. Strengthened customer relationships to more easily obtain valuable financial/business information. Maintained oversight of \$7.5 million in unsecured debt and \$8.5 million in secured debt.

- Expertly controlled credit risk while managing a \$2.8 billion portfolio of 400 credit accounts.
- Ensured full Sarbanes-Oxley (SOX) compliance of all 400+ accounts.

**ABC Corporation, Portland, Oregon**

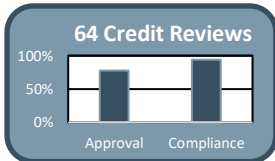
2006 to 2014

Information technology Fortune 100 company generating \$43 billion annually through 200,000+ customers in 160+ countries.

**SENIOR CREDIT RISK ANALYST**

**Direct Reports: 9 Employees | Territory: 1,400 Clients in Southeastern USA | Reported to: Senior Manager of Credit Development**

Expertly managed \$35 million credit portfolio. Traveled to customer sites and collaborated closely with clients to acquire necessary collateral, cultivate strong relationships, and maximize additional credit opportunities. Administered credit policies proven to minimize losses and grow sales. Established credit lines, controlled bad debt levels across the portfolio, and mitigated risk with proprietary finance alternatives. Proactively addressed necessary credit resolutions. Obtained recommendations in excess of authority by using Moody KMV, NACM, D&B, Equifax, Experian, direct references, and trade sources.



- **Maintained 94%+ compliance level and approval rate of 78%+ while completing 64 reviews.**
- **Extended \$32.9 million in credit while keeping bad debt of just <0.4%.**
- **Attained \$23.6 million in extended credit and 63% credit line approval rate for 631 accounts.**
- **Realized approval rate of 84% for 276 orders and \$9.3 million in total amount approved.**
- **Met or exceeded all expectations/metrics for bad debt reduction.**

**XYZ Incorporated, Portland, Oregon**

2005 to 2006

Financial company that provides collection and adjustment services on claims and other insurance-related issues.

**SENIOR ACCOUNT MANAGER**

**Direct Reports: 48 Employees | Territory: 1,200 Clients in Southeastern USA | Reported to: Senior Collections Director**

Performed collection negotiation procedures on B2C highly delinquent accounts of debtors with long-term and short-term financial issues. Maintained full oversight of \$60,000 debt portfolio. Conducted collection activities in strict compliance with the FDCPA while maintaining confidentiality. Acted as a liaison between the Administration, Legal, and Collection Departments.

- **Recognized as the company's #1 collector, outperforming 120+ peers.**
- **Standardized XYZ's Spanish collection letter for all Hispanic debtors.**

"Nathan was delightful and easy to work with. As our company struggled to prevent bankruptcy, we were inundated with many different cut-throat creditors demanding immediate payment. Nathan was the only creditor I enjoyed talking to, and he even helped me prioritize payments. Because of him, I made sure we paid off XYZ Incorporated first." – *Melissa Thomas, Former Debtor*

**International Bank, Caracas, Venezuela**

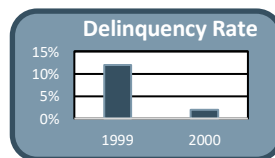
1996 to 2000

The world's 10th-largest bank with 193,000+ employees worldwide managing \$1.4 trillion in assets.

**COMMERCIAL CREDIT RISK MANAGER**

**Direct Reports: 4 Employees | Territory: 1,600 Clients in South America | Reported to: Commercial Credit Risk Director**

Ensured policy integrity, favorable reviews/classifications, and timeliness of request processing for a \$108 million credit portfolio. Maintained full compliance with federal laws, regulations, and internal policies. Analyzed loan applicants' financial conditions, cash flows, credit histories, financial statements, and other credit data. Made final decisions on credit requests.



- **Reduced unit's delinquency rate from 12% to 2% in just 11 months.**
- **Introduced cross-training concept that started an internal education program for 24 managers.**
- **Slashed the main office's account delinquency rate from 9% to 1.5% in 2 years.**
- **Recognized by the VP of Compliance and Control for managing one of the company's top offices.**

**EDUCATION:**

**Master of Business Administration (MBA)**, Portland University School of Business, Portland Oregon

**Bachelor of Business Administration (BBA)**, Santa Josephina University, Caracas, Venezuela

**Training:** Risk Management – Credit Institute; Customer Service – Ernst & Young; Writing Financial Technical Analysis Reports – Executive Financial Institute; Body Language for Leaders – LinkedIn; Non-Violent Communication (NVC) – Peacemakers Institute

**TECHNICAL:**

SimplicityCollect, Katabat Restore, Cogent, SAP, Salesforce, Microsoft Office (Word, Access, Excel, PowerPoint, Publisher)

## **Résumé Strategy**

Nathan is a compassionate credit collections executive who is both consistently successful and extremely likable. He has plenty of recommendations, not only from employers and colleagues, but from debtors he pursued. I wanted his resume to reflect this differentiating quality.

He runs collection operations in a way that is both effective and empathetic to borrowers. I wanted to reflect his professionalism, yet unusually gentle style by creating an “Uncommon Talents” section that spotlights his unique approach, which balances kindness with firmness to yield incredible results for his employers.

Since his top goals are to drive corporate prosperity, eliminate bad debt, and deliver the best possible outcomes for all parties involved, I stated so plainly in the main headline. Wherever possible, such as the Core Skills section, I emphasized positive and productive communications.

I also included testimonials from one of his colleagues and one of his debtors to showcase both his business and interpersonal communication skills.

In addition, I created graphs in the shape of credit cards to create a signature style throughout the presentation.