



Lucia Arce

Collections Supervisor

Collections professional with 12 years of experience supervising teams, negotiating payment plans, and managing accounts receivable portfolios. Raised on-time payment rates by 47.1% across a \$2.61M receivables portfolio by introducing automated reminder sequences and restructuring repayment schedules. Skilled in QuickBooks, LexisNexis, skip tracing, FDCPA compliance, and insurance claims appeals.

CONTACT INFORMATION



(870) 555-0132



lucia.arce@example.com



Mountain Home, AR 12345

EDUCATION

BS Business Administration
Arkansas State University, Jonesboro, AR
2010 – 2014

KEY SKILLS

- FDCPA Compliance
- QuickBooks
- Collections Management Software
- Excel
- LexisNexis
- Payment Plan Negotiation
- Accounts Receivable Analysis
- Skip Tracing
- Team Supervision
- Insurance Claims Appeals

PROFESSIONAL EXPERIENCE

- **Collections Supervisor, Norfork Lake Credit Services LLC, Mountain Home, AR**
2020 – Present
 - Raised on-time payment rates by 47.1% across a \$2.61M receivables portfolio by introducing automated reminder sequences and restructuring repayment schedules based on customer financial situations.
 - Established an average of 87 payment plans per month by reviewing debtor income documentation and building installment terms that balanced recovery goals with customer capacity.
 - Reviewed 20 payment-plan files each week for income proof and signed terms, coaching the 6-person team on plan documentation.
 - Contacted insurance companies to verify claim payment status and drafted appeal letters for 11 denied claims per month, recovering \$9,310 in disputed balances each quarter.
 - Posted daily payments and reconciled batch deposits in QuickBooks for the 6-person team, keeping ledger variances below \$29 per cycle.
- **Senior Collections Representative, Bull Shoals Valley Financial Group, Bull Shoals, AR**
2017 – 2020
 - Reduced accounts receivable aging in the 90-plus-day category from 64 accounts to 39 accounts over 3 quarters by implementing early-intervention call scripts within 5 days of a missed payment.
 - Arranged repayment schedules for 73 delinquent accounts per month, tailoring installment amounts to each customer's verified income and expense data.
 - Received and posted an average of 114 payments per day to customer accounts in QuickBooks, closing each posting within 20 minutes of receipt.
- **Collections Representative, White River Basin Lending Co., Batesville, AR**
2014 – 2017
 - Increased on-time payments on a 240-account portfolio from 59.3% to 77.6% over 11 months by scheduling follow-up contacts at 3-day and 10-day intervals after each due date.
 - Established 47 new payment plans per month by evaluating debtor financial statements and proposing installment options that met minimum recovery thresholds.
 - Located current contact information for 9 skip accounts per week using LexisNexis, enabling outreach that returned \$4,950 in previously unreachable balances each month.