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| James Pastushok  32 Arlington Street  Haverhill, Massachusetts 01830-5922  978-556-1677  cityofpa@earthlink.net | Objective |
| To utilize my skills & experience in the credit/collection industry toward further opportunities offering professional growth & advancement. |
| Work ExperienceContractor/Credit & Collections 1/2009 – 6/2009 Greystone Equipment Finance ( Dept. moved to Dallas Texas), Burlington, MA  Contacted past due commercial accounts and cash application. |
| Contractor/Credit & Collections 8/2008 - 10/2008 BFS Associates, Woburn, MA   * Contacted past due commercial accounts and cash application. |
| Contractor Credit & Collections 3/2008 - 6/2008 Winter ,Wyman Company, Waltham, MA   * Contacted past due commercial accounts and cash application for an insurance company & some auditing work. |
| Contractor Credit/Collections 8/2007 - 10/2007 K Force, Burlington, MA   * Contacted past due commercial accounts and cash application. |
| Credit & Collections Analyst 8/2006 - 3/2007 Univisions Crimson Group ( Co was brought out), Wilmington, MA   * 1. Manage all aspects of collections for the Northeast.2. Portfolio totals over 5 million3. Communicating invoicing issues to finance management to ensure that process improvements are made. 4. Collected on an account that was a year & a half old for $749K. Collected it in 3 months. 5. Performed D & B analysis & approved credit limits.. |
| Division Northeast & Midwest Collection Manager 6/2002 - 6/2006 HNTB Architects Engineers Planners ( Dept. moved to Kansas City), Boston, Massachusetts   * Handle all aspects of collections for the Northeast and the Midwest. Portfolio totals over 42 million. Decreased DSO from 88 to 57 days in 6 months. Some of our clients I have worked with are the Massachusetts Highway Dept., Massachusetts Port Authority, New York State DOT, Delaware River & Bay Authority, Long Island Railroad, City of New York, New Jersey Port Authority, The New Jersey Turnpike, Connecticut DOT, Pennsylvania Turnpike, Chicago DOT, Wisconsin DOT & Amtrak |
| Contracted to work in Credit & Collections 4/2001 - 6/2002 Robert Half International, Lexington, MA   * Conducted extensive collections procedures for delinquent (30-120 day) business accounts. |
| Credit & Collection Manager 8/2000 - 12/2000 Essential.com (Filed Bankruptcy), Burlington, Massachusetts   * . Overall management of department. Cash Management. Recruited & hired collectors. Developed daily & monthly cash reports. Streamlined & restructured operations, with a emphasis on rectifying problems. Created policies & procedures for credit & collections operations. Designed a software system in conjunction with IT to achieve optimum operations performance. Managed & mentored other members of the team. |
| Contractor 1/2000 - 8/2000 Robert Half International, Lexington, MA   * Was contracted work in Credit/Collections & Lines of credit approval |
| Senior Collections Manager 6/1998 - 12/1999 Bankvest Capital Leasing (Filed Bankruptcy), Marlboro, Massachusetts   * .Conducted extensive collections procedures for seriously delinquent (30-60 day)lease accounts.Assisted the collection manager with administrative reports as well as management duties in his absense.Prepared numerous accounting & financial reports in addition to computational forms & paperwork.Designed reports utilizing Leasepak software.Responded to complaints from various collection departments & troubleshooted when necessary.Reviewed new applicants & conduct initial orientation & training\* Voted as Member of Presidents Club |
| Commercial Collector on National Accounts 4/1994 - 5/1998 AT&T Capital Leasing (Was bought out), Westboro, Massachusetts   * .Utilized DAVOX calling system through AS400 to manage $23 Million portfolio.Rectified customer & client complaint issues on delinquent accountsACCOMPLISHMENTS \*Successfully maintain the lowest delinquency on the National Accounts 9 member team\*Chosen to distribute work within team members based on daily spreadsheet in order to effectively manage accounts receivable functions\*Chosen to handle all difficult accounts based on performance & high level collection & rapport establishment techniques\*Proven effectiveness in negotiating with attorneys, insurance companies, the public & the elderly\*Troubleshoot problems within the department reguarding account discrepancies & other challenges presented to team members |
| Manager of the Installment Loan Department 3/1991 - 5/1993 UNION CENTER NATIONAL BANK, Union, NJ   * .Managed all aspects of business, personal,car,fixed rate home equities, & home equity lines of credit.Analyzed applications & made recommendations to credit worthiness.Reviewed and evaluated appraisals & property searches.Provided customer service on bank products & loan status,including resolution of problem loans & complaint issues.Processed daily cashier checks for the installment loan department.Prepared mortgage cancellation,& quarterly & monthly reports |
| Manager 6/1977 - 2/1991 F.W. Hawthorne Company ( Co. was sold ), West Orange, New Jersey   * ACCOMPLISHMENTS \* Collected $20,000 hospital bill from estate's attorney,collected $17,000 within 5 months\* Negotiated settlement of 3 year old medical bill of $1,500 with customer,yielding $1,200.00 |
| Education |
| 5/1997 Eastern Nazarene College, Quincy, MA   * Bachelor's Degree * Bachelor of Science in Business Administration |
| 6/1991 Devry Technical Institute, Woodbridge, N.J.   * High School or equivalent * Diploma - Digital Electronic Technician |
| 5/1977 Wagner College, Staten Island, N.Y.   * Bachelor's Degree * Bachelor of Science in Education |
| Skills |
| Skill Name Skill Level Last Used/Experience |
| * AS-400 Expert +4 years ago/5 |
| * DAVOX for calling accounts Expert 1 year ago/4 |
| * Leasepak software Expert 1 year ago/4 |
| * Oracle Intermediate Currently used/2 |
| * SAP Expert 3 years ago/1 |
| References |
| Reference Name Phone Email Type |
| * Sal DiRico 908-688-9500 Professional |
| * Georgette Gnas 732-899-8964 Professional |
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