

SYNOVUS®

Synovus is – and always has been – a place where business is personal. While we have different names in different places, we are one company – Synovus. We have the strength of a major financial institution while maintaining the personal relationships you'd expect from your bank around the corner. From everyday banking to corporate services, Synovus is **the bank of here**.

Synovus began with a single act of kindness in 1888, and our passion for serving others has been growing ever since. Our roots run deep in all of the communities we serve, and we are committed to helping friends, neighbors, and customers alike achieve their goals.

Synovus is currently recruiting for this wonderful employment opportunity located at its **Columbus, GA** location:

Job Title: Senior Manager, Collections

Job Summary:

Oversees the development and administration of collection programs for the enterprise. Develops collection strategies to limit portfolio delinquencies, repossessions, foreclosures, etc. Designs and implements collection processes to improve cash flow and reduce receivables. Responsible for translating collection strategies into clear procedures and practices.

Job Duties and Responsibilities:

- Recommends, implements and maintains consumer and small business collections policies and procedures.
- Provides key reporting metrics and summaries regarding the performance of each bank's consumer lending and identified small business portfolio, concentrating on delinquency and loan loss reductions.
- Performs analysis to measure compliance with established policies and procedures, goals and expectations.
- Develops and maintains expert knowledge of all federal rules and regulations regarding collections. Ensures departmental practices comply with applicable regulations, laws and statutes.
- Maintains and manages outside legal counsel, repossession agents, auctions and other representatives involved in the liquidation of assets including residential other real estate owned assets (OREO).
- Participates in, approves or rejects collections strategy decisions, including litigation, repossession and foreclosures, regarding complex or sizeable loans and/or commitments.

- Establishes administrative and review systems and procedures to protect the quality and profitability of the loan portfolio.
- Delegates and ensures successful completion of work by consumer and small business collections staff and other Specialists as appropriate to reduce delinquency and loan losses.
- Manages and coordinates efforts in preparation for internal and external audits and regulatory inquiries and reviews.
- Responsible for the ongoing management of outside vendors, collection agencies and attorneys.
- Advises Senior/Executive management of any material consideration affecting the loan portfolio, loan or collections policies and processes or individual loan transactions.
- Maintains and presents weekly, monthly and quarterly collection results by analyzing and providing meaningful analytical reports and projections, and at times presenting necessary details within the reporting requirements to senior and executive level management.
- Regularly interacts with leadership and executives on matters concerning collections. Interaction normally requires the ability to change the thinking or gain acceptance of others in sensitive situations. Errors could result in critical delays in schedules or department's operations and may jeopardize the overall business activities.
- Accountable for departmental budget, FTE management and overall fiscal responsibility as it pertains to the consumer and small business collections department.
- Manages the day to day activities of the Collections department. Provides leadership, direction and growth opportunities to members of the department, performing those responsibilities in accordance with the Company's policies and applicable laws. Responsible for interviewing, hiring, planning, assigning or directing work, appraising performance, discipline of employees and addressing complaints and resolving problems. Works with the Human Resources Department to resolve more complex employee related issues.
- Each team member is expected to be aware of risk within their functional area. This includes observing all policies, procedures, laws, regulations and risk limits specific to their role. Additionally, they should raise and report known or suspected violations to the appropriate Company authority in a timely fashion.

Required Knowledge, Skills, & Abilities:

- Minimum Education: Bachelor's Degree in Business Administration, Finance or related discipline.
- Minimum Experience: 12 years of credit and collections job specific experience including 5 years in a supervisory role.
- Required Knowledge, Skills, & Abilities:
 - Broad and in-depth knowledge of loan portfolio analysis and credit review tools and their applications.
 - 5 years previous management/supervisory experience.
 - Broad and in-depth knowledge of banks credit policies and benchmarking tools.
 - Broad and in-depth experience in preparing for and participating in regulatory audits and reviews.
 - Strong comprehension of bankruptcy, repossession, foreclosure, and litigation fundamentals
 - Broad and in-depth experience in loan underwriting, documentation and collections.

Preferred Knowledge, Skills, & Abilities:

- Financial Services industry experience

If you're interested in this employment opportunity or you know someone who is interested, I encourage you to apply to this opportunity by visiting www.Synovus.com or by emailing your resume to my attention at EricFowler@Synovus.com