

# 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 **Alpharetta, GA** location:

**Job Title:**       **Manager or SR Manager, Small Business Community Banking Collections**

**Job Summary:** Oversees the development and administration of small business collections for Synovus. Develops collection strategies for small business loan relationships to limit portfolio delinquencies, repossessions, foreclosures, miscellaneous assets held for resale, etc. Designs and implements collection processes to improve customers' cash flow and reduce credit losses. Responsible for translating collection strategies into clear procedures and meeting regulatory compliance practices.

## **Job Duties and Responsibilities:**

- Recommends, implements and maintains small business collections policies and procedures.
- Provides key reporting metrics and summaries regarding the performance of Synovus small business lending portfolio, concentrating on delinquency and loan loss reductions. Engages in management best practices to mitigate loan losses and improve recoveries.
- Performs analysis to measure compliance with established policies and procedures, goals and expectations.
- Develops and maintains expert knowledge of all federal rules and compliance regulations regarding collections. Ensures departmental practices comply with applicable compliance regulations, laws and statutes.
- Participates in, rejects, or recommends collection strategy decisions, including litigation, repossession and foreclosures, in the small business loan portfolio.
- Establishes administrative and review systems and procedures to protect the quality and profitability of the small business loan portfolio.
- Delegates and ensures successful completion of work by 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 for loans within their scope.
- Advises Senior/Executive management of any material consideration affecting the small business loan portfolio, loan or collections policies and processes or individual loan transactions.
- Maintains and presents 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 small business 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 small business business collections department.
- Identifies, recommends and utilizes a fully integrated collection and portfolio management software package for small business collections.
- Manages the day-to-day activities of the small business collections department. Provides leadership, direction and growth opportunities to members of the department, performing those responsibilities in accordance with the Synovus' 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.
- Maintains and manages staffing levels that can sufficiently accommodate the transfer of new loan relationships within their scope from across Synovus.
- Provides training and leadership to the small business collections staff on a continual basis. This includes, but is not limited to, ensuring all team members hired are trained and are proficient in the following: credit analysis; customer relations/service; regulatory compliance; internal assigned training; and use of all necessary internal loan systems.
- Each team member is expected to be aware of risk within their functional area. This includes observing all policies, procedures, laws, compliance regulations and risk limits specific to their role. Additionally, they should raise and report known or suspected violations to the appropriate Synovus authority in a timely fashion.

#### **Required Knowledge, Skills, & Abilities:**

- Minimum Education: Bachelor's degree in Business Administration, Finance or related discipline - or - an equivalent combination of education and experience
- Minimum Experience: Ten (10) years of credit and collections job specific experience, including five (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
- Ten (10) years of credit and collections job specific experience, including five (5) years in a supervisory role
- Broad and in-depth knowledge of bank credit policies and benchmarking tools
- Broad and in-depth experience in preparing for and participating in regulatory audits and reviews. This would include knowledge and experience in complying with all regulatory requirements, including but not limited to, Dodd-Frank/CFPB/Fair Lending requirements/UDAAP/Fair Debt Collections Act/Flood Regulations.
- 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

Candidates that meet qualifying requirements may be considered for the SR. Manager Collections

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](http://www.Synovus.com) or by emailing your resume to my attention at [EricFowler@Synovus.com](mailto:EricFowler@Synovus.com)