

# 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:** Supervisor, Consumer/Small Business Collections

**Job Summary:** Supervises the day-to-day operations of a loan collections/work-out team responsible for managing consumer and small business loan work-out portfolios and relationships that have transferred to the Managed Assets Division (MAD). Ensures timely collection and resolution of transactions while preserving principal, obtaining fee income and expense reimbursements. Uses professional knowledge, experience and analytical criteria to make decisions and guide team members in determining methods and procedures on new assignments. Works on assignments that are moderately complex in nature where judgment is required in resolving problems and making routine recommendations.

## **Job Duties and Responsibilities:**

- Manages the collection process for consumer/small business accounts that have transferred to MAD to include contacting customers with delinquent accounts, maintaining documentation of collection efforts, and skip tracing, while adhering to established guidelines. Establishes action plans with specific resolution target dates and promptly conveys decisions on adjustments for risk ratings, loss recognitions or write offs and accrual status to management.
- Reviews recommendations of specialists for loan workout resolutions, including litigation, foreclosures, repossessions, and charge-offs. Approves or returns to specialist for additional work. Forwards approved recommendations to management for additional consideration and ensures bank management concurs on resolutions.
- Coordinates with tax, legal, audit and credit/loan policy departments as necessary to ensure compliance of negotiated workout agreements with established company policies and regulatory

agencies ordinances.

- Coordinates the enforcement of bank rights and remedies if negotiated workout plan proves not feasible and/or further default ensues. May work closely with counsel, loan recovery, turnaround professionals, court appointed receivers and others in enforcement proceedings, seeking to maximize the recovery of non-performing assets. Attends bank judicial proceedings as required. Coordinates and establishes liquidation value of bank collateral in conjunction with liquidators, appraisers and other professionals.

- Prepares management reporting and maintains credit file documentation. Monitors covenant compliance, ensures required financial reporting, and resolves any documented exceptions. Attends "Problem Assets Management" and "past due" meetings.

- Monitors the collection and ensures the correct application of recovered funds. Coordinates the proper implementation of workout plans with loan review, accounting and other relevant departments.

- Develops and maintains advanced knowledge of all federal rules and regulations regarding consumer compliance, loan workout options. Ensures departmental practices comply with applicable Synovus Policy, regulations, laws and statutes.

- Supervises the activities, processes and performance of the loan work-out team members. Provides leadership, direction and growth opportunities. Develops an environment that promotes performance and growth of team members. Trains, appraises and evaluates team member performance and conducts counseling as needed.

- 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, Accounting or related discipline OR an equivalent combination of education and experience

- Minimum Experience: Three years of collections or lending and loan workout experience OR an equivalent combination of education and experience.

- Required Knowledge, Skills, & Abilities:

- Advanced knowledge of all federal rules and regulations regarding loan workout

- Knowledge of legal remedies available in loan default scenarios

- Bankruptcy, foreclosure, and repossession knowledge

- Advanced negotiation skills and the ability to work effectively under adverse and hostile conditions

- Proficiency with Microsoft Office applications such as Word, Excel, and PowerPoint

- Certification(s): This position requires successful registration and issuance of a unique identification number from the Nationwide Mortgage Licensing System (NMLS) in compliance with the Secure and Fair Enforcement for Mortgage Licensing Act of 2008 (SAFE ACT). Registration must be accomplished within an established timeframe after initial employment and includes a nationwide finger print check.

**Preferred Knowledge, Skills, & Abilities:** - Previous supervisory or team lead 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](http://www.Synovus.com) or by emailing your resume to my attention at [EricFowler@Synovus.com](mailto:EricFowler@Synovus.com)