

WENDY E. ANTOINE

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Contact: 757.474.6886

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Ladies and Gentlemen:

I am extremely interested in exploring employment with your organization. Enclosed is my summary and professional profiles, along with my resume - for your review and consideration.

You will note that I hold a BBA from Strayer University. Currently, I am a candidate for the MA in Law from Regent University School of Law and have concentrated my studies in the field of Health Care Law. I have spent the last five years of my leadership career consulting small business offices on regulatory changes, compliance requirements and external audit resolutions.

Based on my formal training, unique finance call-center skills, staff-development and industry-trusted experience, I would appreciate an opportunity to discuss with you how my qualifications would match your needs. I am certain I could pinpoint additional areas of expertise which would enhance my contributions as an integral member of your organizational team.

Thank you for your time and consideration. I look forward to hearing from you soon.

Sincerely,

Wendy E. Antoine

SUMMARY PROFILE

Offering an extensive background based on formal training and over 20 years progressive experience in the financial services industry-litigation recovery and collections-credit-and retail branch operations, demonstrating executive leadership initiatives, statistical analysis expertise, program enhancement/engineering creativity, and consistent performance success. Providing valuable knowledge and in-depth understanding of Federal, State and Local laws and regulations that regulate the health care industry.

- Poised, articulate, highly intelligent and energetic executive team member and organizational contributor. Championed a variety of initiatives to streamline operations, improve performance outcomes, and maximize customer service quotients. Experienced in assisting with the preparation and coordination for internal and external audits and QMS requirements. Conducted unexpected spot audits in branches and back office locations. Big picture analyst and results oriented over-achiever with a keen acuity for financial/mathematical statistics, specific attention to detail. FDCPA, FCRA, TILA, CFPB, TCPA, AML, UDAPP, and compliance knowledgeable.
- At ease in environments requiring effective spontaneous responses, independent decisions and contractual adherence. Accustomed to extensive face-to-face contact with attorneys, clients, vendors, staff and senior decision-makers requiring poise under fire and diplomatic representation of employer organizations. Formalized training in Health Care Law, Health Care Leadership and Healthcare Compliance.
- Proficient in current digital voice/data communications and information management technologies with a variety of hardware/software profiles. Handled numerous collateral duties involving strict document control for personnel, physical assets, training, regulatory compliance, housekeeping, currency control, and supplies inventories.

EDUCATION & TRAINING

Regent University School of Law– Virginia Beach, Virginia

Candidate: Master's in Law Degree (2018)

Coursework Emphasis: Regulatory Compliance – Health Care Law

Strayer University – Virginia Beach, Virginia

Bachelor of Business Administration Degree (2014)

Coursework Emphasis: Business Administration

ADDITIONAL EDUCATIONAL DEVELOPMENT -

Health Care Law, Managing Health Care Centers, Legal Research and Writing, Contract Law I&II, Bankruptcy Law, Regulatory Compliance Law, Negotiations and Contract Modifications, Constitution Law and Policy. Attended recurrent, employer-sponsored training programs and professional skill enhancement seminars covering topics in: human relations, training in the leadership style of “servant” /motivation concepts, statistical process analysis/control, computer information systems, and public speaking. etc.

PROFESSIONAL PROFILE**Management Consultant****2013 -Present**

- Provide collection and related services for multi-state client base winding down a \$100 MM portfolio.
- Prepare subcontractor procurements, specifications and bidding documents.
- Present business solutions to the Chief Financial Officer/ Chief Operating Officer on needs analyses for current billing methodologies.
- Ensure conformity with financial industry rules and regulations in accordance with regulatory agency directives.
- Recommend procedures that would create an office environment where policies and procedures align with missions and values of the organization, while complying with regulatory requirements.

Chartway Federal Credit Union - Director of Credit and Collections**2000-2013**

- Served as full-charge leader of a collections portfolio monitoring over \$45M in outstanding loans.
- Directed repossessions, charge offs, recovery, compliance with contractual agreements with third-party agencies. Perform internal restructuring of debts and legal action to include garnishments and liens.
- Provided paralegal support for all court proceedings. Served as direct contact with four contracted law firms.
- Monitored, reviewed and developed automobile dealer performance metrics against contractual terms.
- Created and rolled out a formalized management training program that included state-of-the art modules on: managing performance, systematic delegation, strategic planning/thinking, human resourcing, call monitoring for quality control, audit examinations, distributive team concepts and how to properly analyze large sets of data.
- Primary conduit with internal departments (Human Resources, IT, BSA Audit Team, Internal Audit Team) to report on suspected fraud or abuse with respect to collections, lending and retail units as related to fraud and abuses.
- Responsible for the overall quality performance and accountable for violations of rules, procedures and processes of the collection, lending and retail branch personnel.
- Traveled a regular cycle to all branches in and out of state to perform random/recurrent audits to analyze risks and ensure proper levels of service.
- Perform training for teller staff and managers to ensure that branches are audit-ready based on findings from monthly internal audits.
- Committee chairperson for the loan "Work-Out" committee directly reporting results to the CFO on findings related to risk management, retail lending processes, data and quality trends, and overall regulatory procedures.
- Expert level understanding of: FDCPA, FCRA, TILA, Dodd-Frank and interpretation of administrative codes.

Bank of America -Call Center Management/Trainer: Collections**1990-2000**

- Promoted to AVP in charge of regional Collections Call Center operation at Bank of America.
- Supervise, manage and plan Call Center Operations with 20 direct-report.
- Supervise remote personnel and over 450+subordinate collection agents collected on government credit cards.
- Authored and implemented programs to streamline workflows and sharpen processes including "zero defects" program to minimize data recording errors.
- Build solid and productive relationships with all levels of leadership.
- Facilitate team meetings and coaching and development sessions.
- Completed call monitoring to collection personnel. Complete feedback reports and coaching.
- Create contests and recognition programs for staff.
- Facilitate two to three-month long training programs for newly hired collection agents at Bank of America.
- Design and execute training materials for newly hired collection staff.