



Dyck-O'Neal is looking for a talented **Account Representative** to join our team! Dyck-O'Neal is a privately owned financial services company in business for over 30 years. We have a dynamic group of employees who are passionate about their work! As an Account Representative, you will be responsible for generating revenue in order to achieve monthly goals by contacting customers and obtaining the best arrangements on past due accounts.

**Duties & Responsibilities include the following, but are not limited to:**

- Responsible for compliance with the Fair Debt Collections Practices Act and consumer privacy laws
- Initiates contact with consumers by both phone and letter to initiate settlement
- Determine the consumers financial ability
- Reviews credit reports and asset search reports periodically
- Structure settlement agreements
- Resolve customer issues
- Refer accounts for litigation or post judgment action, when necessary and justified
- Skip traces accounts

**Education/Experience:**

- High School Diploma or general education degree (GED) required
- Must have at least two years of work-related and/or training collections experience in the mortgage or auto industry
- Prior experience with auto-dialers required
- FDCPA & FCRA training preferred

**Screening:**

- Must be able to pass a background check, employment, education, drug screen & credit check as set forth by the company's background check and drug screen policies.

**Knowledge, Skills and Other Abilities Required:**

- Proficient in Microsoft office applications, Data Ease, ADS, Lexis Nexis, and Accurant
- Read, interpret and apply federal, state and local collection laws, rules, regulations and company policies and procedures
- Strong negotiation skills
- Ability to follow written and/or verbal instructions
- Professionalism and a team player with strong written and verbal communication skills
- Great attitude with the ability to be assertive and strong analytical skills for decision-making

We are a POSITIVE group of people with a good work ethic who enjoy coming to work every day! Apply if you are a top-notch, EXCEPTIONAL employee, who is looking for a career where EXCELLENCE is rewarded.

Dyck-O'Neal, Inc. is an employer of choice in the Dallas-Fort Worth Area. We are dedicated to providing a great place to work.