

Destiny Carter

COLLECTIONS ASSOCIATE

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SUMMARY

Collections associate with 1 year at a Wilmington credit card bank, working early-stage delinquent accounts by phone, text and email. Sets up payment arrangements and hardship programs, follows FDCPA and bank policy on every contact and keeps account documentation clean. Brings attention to detail and steady customer service from 2 years in retail banking.

SKILLS

Other Skills: Collections, Payment Arrangements, Hardship Programs, FDCPA, Account Documentation, Excel, Outlook, Customer Service, Attention to Detail

EXPERIENCE

Collections Associate 09/2025 - Present

Brandywine Card Services Wilmington, DE

Credit card issuer with 1.2 million cardholders.

- Contact **90** cardholders a day on accounts 5 to 59 days past due by phone, text, email and secure chat.
- Qualify 30 cardholders a month for hardship programs, with 75% still current after 6 months of lower payments.
- Document every call with right-party contact, promise details and disputes, scoring 97% on monthly quality reviews.
- Escalate fraud claims, disputes and cease-contact requests to the right team within 1 business day.

Bank Teller 06/2023 - 08/2025

Christiana Valley Bank Newark, DE

Community bank with 12 branches in northern Delaware.

- Processed 120 deposits, withdrawals and loan payments a day with a balanced drawer on 99% of shifts.
- Resolved account and fee questions for walk-in and phone customers, earning a 4.8 of 5 service score.
- Identified 10 customers a month for overdraft protection and savings products for personal bankers.
- Balanced the branch vault and ATM with a second teller each week, with no differences over \$5 in 2 years.

EDUCATION

Associate of Arts 05/2023

Delaware Technical Community College Wilmington, DE

Business Administration