

Jason Pruitt

COLLECTIONS REPRESENTATIVE

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SUMMARY

Collections representative with 2 years of phone-based customer service and collections, now working early-stage delinquent auto and personal loans at a Tampa credit union. Handles 80+ member calls a day, sets up payment arrangements and documents every contact under FDCPA guidelines. Strong communication skills, calm on difficult calls and accurate in Excel and Outlook.

SKILLS

- Collections
- Payment Arrangements
- FDCPA
- Account Documentation
- Excel
- Word
- Outlook
- Microsoft Office
- Customer Service
- Communication Skills

EXPERIENCE

Collections Representative

09/2025 - Present

Gulf Bayshore Federal Credit Union

Tampa, FL

Credit union with 140,000 members and a \$1.8B loan portfolio.

- Handle **80+** inbound and outbound calls a day on auto, personal and credit card loans 1 to 60 days past due.
- Set up payment arrangements and due date changes for 25 members a day, with 88% of promises kept.
- Document every contact in the collections system under FDCPA and credit union policy, passing all 6 quality reviews.
- Cut the 30-to-60-day roll rate on an assigned queue of 450 delinquent loan accounts from 18% to 13%.

Customer Service Representative

06/2024 - 08/2025

Westshore Wireless Solutions

Tampa, FL

Wireless provider call center with 250 agents.

- Answered 70 billing and account calls a day with a 92% customer satisfaction score across 3 product lines.
- Resolved 15 billing disputes a day, applying credits up to \$100 within policy limits and noting each reason.
- Processed card and bank payments on past-due accounts, collecting about \$18K a month before service suspension.
- Updated customer records in Microsoft Office tools and the CRM on every call, keeping audit errors under 2%.

EDUCATION

Associate in Arts

05/2024

Hillsborough Community College

Tampa, FL

Business Administration