
Denise Holloway

Senior Collections Specialist

denise.holloway@email.com ♦ (314) 555-0188 ♦ St. Louis, MO ♦ [linkedin.com/in/deniseholloway](https://www.linkedin.com/in/deniseholloway)

Summary

Senior collections specialist with 8 years of commercial collections, handling the largest and most difficult accounts for a St. Louis logistics company with \$210M in receivables. Applies collection techniques from first notice through bankruptcy claims and agency placement, and trains new collectors. Strong negotiation and organizational skills, with clear notes on every contact.

Experience

Senior Collections Specialist

Mississippi Crossing Logistics — St. Louis, MO — 01/2022 - Present

Freight brokerage and trucking company with 3,000 shipper accounts.

- Manage **180** high-balance accounts worth \$28M, including national shippers with complex freight billing and audits.
- Negotiate payment plans and settlements on accounts over 120 days, collecting \$4.2M in 2025.
- File proofs of claim and preference defense packets in about 15 customer bankruptcies a year.
- Train 6 new collectors on collection techniques, dispute handling, account notes and escalation rules.

Collections Specialist

Riverport Packaging Solutions — St. Louis, MO — 03/2018 - 12/2021

Packaging manufacturer with \$150M in sales and 900 business customers.

- Collected on 500 commercial accounts with \$14M in receivables, holding DSO at 38 days for 3 straight years.
- Resolved freight and pricing disputes with sales, clearing \$900K in disputed invoices a year.
- Sent 40 uncollectible accounts a year to outside agencies with complete documentation.
- Built an Excel tracker for promised payments that raised kept promises from 70% to 85% within one year.

Education

Bachelor of Science

University of Missouri-St. Louis

Business Administration

St. Louis, MO

12/2017

Skills

Collection Techniques	—	Commercial Collections	—	Payment Plans	—	Bankruptcy Claims
Dispute Handling	—	Accounts Receivable	—	Excel	—	Negotiation
Organizational Skills						

Certificates

Credit Business Associate (CBA)

National Association of Credit Management

09/2020