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**Skills:**

- Auto Finance 20 years
- Multi Unit Management
- District Manager
- Payday/Auto Title Loans 4 years
- Human Resources
- Customer Service
- Collection Manager
- Consumer Credit
- Branch Manager
- Compliance Manager
- Corporate Recruiter/Corporate Trainer

**Employment History:**

**USCB – Supervisor for Kaiser 7/2012 – 9/2012**

- Supervised 24 collectors in medical collections
- Monitored calls for FDCPA and HIIIPA compliance
- Conducted coaching, mentoring, and training sessions
- Tracked employees attendance for company compliance

**Nevada Title and Payday Loans – Branch Manager 6/2011 – 2/2012**

- Responsible for day to day operation for title and payday loans
- Collection of delinquent accounts
- Make loan decisions for title and payday loans
- Train, mentor, and develop branch employees
- Process and close both payday and tile loan contracts with customers

**Cash Call Inc. – Loan Agent 6/2010 – 1/2011**

- Answer inbound calls from prospective loan customers
- Process faxed customer information and submit to underwriting
- Follow up with approved and pending approved customers
- Close approved loans with customer using company website

**Lighthouse Financial Group – Floating Branch Manager 8/2009 – 4/2010**

- Audit 6 branch locations on Title Loan production, collections, repossessions, payments, company and state compliance
- Complete daily spreadsheet reporting to the COO on the region productivity
- Monitor the branches on business partner visits both in person and by phone
- Travel to various branch locations to monitor and train new personnel

**AWebCat Design -CEO 3/2007 – 8/2009**

- Internet Marketing
- Search Engine Optimization
- Web Design and website analysis
- Handle all billing, collections and payment processing

**Citi Financial Auto – Buyer II 6/2005 – 3/2007**

- Supports all credit functions and indirect business activity within the Branch
- Credit analysis
- Market development
- Communicated with auto dealers on credit decisions including rates, and terms
- Solicit and Establish working relationships with dealers

**EMG Acquisitions**

**Db a Easy Money Now – District Manager 9/2004 – 6/2005**

- Managed daily operations of multi-unit locations
- Provided leadership, sales, and operation training to 7 Store Managers
- Monitored supervised and trained staff on collections
- Recruit, hire, and train staff for District

**PLS Financial**

**Db a Payday Loan Store - Corporate Recruiter & Trainer 3/2004 – 9/2004**

- Interview applicants and make hiring recommendations
- Developed and implemented the New Employee Orientation using a PowerPoint presentation
- Conducted training seminars of 8-10 employees
- Trained company employees in collection techniques

**QC Financial Services**

**Db a National Quik Cash – Area Manager 10/2002 – 3/2004**

- Opened 6 new branch locations in southern Wisconsin
- Supervised 18 employees including 6 Branch Managers and 12 CSR's
- Managed daily operations of multi-unit locations
- Monitored supervised and trained staff on collections
- Recruit, hire, and train staff for the district

**Mercury Finance - Senior Buyer/Compliance Manager 10/1988 – 2/2002**

- Credit analysis, deal structure, rehash deals
- Create and maintain working relationships with dealers
- Supervised 22 employees including 8 Junior Buyers and 14 credit investigators
- Daily, weekly, monthly reports on production, market trends and competition analysis
- Collection of delinquent accounts