

Wade H. Frazier

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Summary

Seasoned management professional and U.S. Army Veteran with 20+ years of progressive experience in finance, customer service, and operations. Background includes extensive work in automotive finance, collections, risk management, and compliance. Proven leadership across high-pressure roles in finance, logistics, and law enforcement. Actively seeking a Finance & Insurance (F&I) Manager position where I can apply my extensive background in finance, compliance, and automotive operations to drive revenue growth and enhance customer satisfaction.

F&I TRAINING

Automotive Dealership Institute ► Scottsdale, AZ

Received training, experience, and exposure in all aspects of F&I Management

- Complete non-confrontational menu selling techniques/objection handling.
 - Knowledge of F&I policies and procedures regarding cash flow and contracts in transit.
 - Understanding of prime/sub-prime lenders and structuring/budgeting deals.
 - Well-versed in all compliance requirements, ability to read and analyze credit bureaus.
 - Lease training for F&I – How Leasing Works, Lease Guidelines, Disclosures.
 - F&I Software: Advent Resources, DealerTrack, RouteOne
 - Excellent organizational skills, flexible, and able to manage multiple tasks for productivity.
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FINANCE EXPERIENCE

Senior Collector

La Salle Bank

- Handled a large portfolio of high-delinquency auto loans, prioritizing accounts for recovery based on balance, payment history, and repo status.
- Negotiated payment plans and settlements while maintaining compliance with state laws and bank procedures.
- Reviewed and explained terms of default to customers, building rapport and trust to cure accounts.
- Ensured timely and accurate delivery of demand letters, legal notices, and repossession communications.
- Maintained detailed records using CACS; collaborated with underwriting and repossession teams.
- Met monthly performance goals consistently, ranking in top 10% of collectors for 4 years

Collector

Fidelity Financial Services

- Handled high-risk accounts in the automotive finance sector, including door-to-door account resolution.
- Promoted within two months due to strong performance in recovering delinquent loans.
- Provided excellent customer service while setting firm expectations and educating clients on payment options.
- Generated reports detailing customer status and assisted with asset recovery and collateral documentation.

Collector | Team Leader

First Data Corporation

- Directed and mentored a team of 10 in a high-volume call center, focusing on automotive and consumer loan recovery.
- Created scripts and objection handling tactics to improve call resolution rates.
- Participated in developing reporting metrics and daily tracking logs to increase team accountability.
- Engaged with internal credit and underwriting teams for account escalations, contract review, and settlement.

PROFESSIONAL EXPERIENCE

Shipping and Receiving Manager/Site Manager

Case New Holland

- Supervised 9–25 staff at a large OEM facility, ensuring timely and compliant handling of parts, equipment, and R&D assets.
- Managed vendor invoicing and service agreements; created purchase orders and tracked cost.
- Produced detailed operational reports, including forecasts, supply metrics, and compliance audits.
- Directed monthly audits of logistics safety and vehicle compliance standards, ensuring 100% OSHA adherence.
- Oversaw service and maintenance contracts for fork trucks and other plant vehicles.

Site Manager

One Touch Point Midwest

- Directed daily operations across three production departments: mailroom, print center, and shipping/receiving.
- Served as primary liaison with clients and internal departments for scheduling, quality control, and billing issues.
- Managed time-sensitive deliveries, implemented process improvements, and led safety and compliance training.
- Coordinated and tracked high-value shipments, with attention to chain of custody and proper documentation.

MILITARY EXPERIENCE

Ammunition Specialist

United States Army – Honorable Discharge

- Led teams in the handling, documentation, and secure transport of ammunition in accordance with strict federal and military regulations.
- Gained critical leadership, discipline, and problem-solving skills under high-stakes conditions.
- Promoted three times during service; earned commendations for performance and leadership.

EDUCATION

Automotive Dealership Institute ► Scottsdale, AZ

2025

Diploma – 3DI Online Finance and Insurance Management

Certificate – Customer Satisfaction Index

National Able Network IT Career Lab

2025

Network Systems, Infrastructure, Data Analytics, CISCO Network Fundamentals

TRAINING AND CERTIFICATION

- DOT Hazardous/Dangerous Goods Ground/Air (2023)
- Fork Truck Operations – Site Specific (2023)
- First Aid & CPR (2022)
- Suspect Management & Use of Force – Level 2 (2017)
- MRA Leadership Training (2011)
- Police Certification – Tri-River/Will County (1995)

References furnished by request