



# THE PFS FAMILY ALBUM

*Milestones and Stories of the People at Premier*

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## We Recognize Lisa James: Our Talented Jack-of-all- Trades Since 2005

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Few people understand the complexities involved in our business; nor should they be expected to. If you're a Premier client, you want your dream car financed, insured, registered and in your driveway as quickly as possible. All the related "back office" tasks required to achieve that goal are of little concern.

Behind the scenes, however, providing quick and seamless lease transactions for our clients involves dozens of complex financial, legal, administrative and communication-related tasks that must be performed and coordinated with precision and consistency. Premier's reputation depends on it. And because of dedicated and talented employees like Lisa James, Premier has been able to deliver on those requirements to meet (and often exceed) client expectations.

Lisa currently serves as Premier's Director of Risk Management, but similar to many of those who work at Premier, over the past 16 years she's served in nearly every department within the company. In fact, job versatility is one of the secrets of our success; enabling talented individuals like Lisa to learn and apply a broad range of skills; and fostering teamwork and appreciation for the importance of everyone's role at the company.

**"I've always done my best to help my company and the people I worked with to succeed, and I think that has paid off."**

**- Lisa James**  
Director of Risk  
Management

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## Learning to Balance Career and Family

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A native of Westchester County, New York, Lisa was raised in what she describes as a "very close Italian American family," with six children, a stay-at-home mom, and a pharmaceutical sales rep dad who turned down promotions so that he could have more time with the family. Lisa recalls, "We'd come home from school and mom would have snack waiting for us. Sundays consisted of going to church, followed by dinner at 2 o'clock in the afternoon."

Family remains an important part of Lisa's life, and she enjoys spending time with her extended family. They all live close by, get together frequently, and spend a week together in Maine every summer. That group includes her mother -- born in America and raised on a farm in Northern Italy -- who, at 88 years of age, still lives in the family home in Westchester County, and who has no intention of moving. "She's never leaving that house, because she knows how to drive to church and the local ShopRite," according to Lisa.

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## Career Path: Working for IBM

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While earning her degree in communications (with a marketing minor) from SUNY at Cortland, Lisa had spent two summers working as an intern at IBM, which helped her to land a secretarial position at that company when she graduated. ("They were still



**Premier Financial Services**

Vintage and Exotic Motorcar Leasing since 1997

called “secretaries” back then,” Lisa points out.) Her career strategy to “get a foot in the door at IBM,” by taking any job she could get paid off for Lisa. After a little over a year, she moved into an account support role at IBM’s branch office in Mamaroneck, NY, and then in downtown Manhattan. She handled a variety of tasks over a 9-year period including accounts receivables, ordering equipment, and preparing contracts. Eventually, she moved to the company’s marketing headquarters to work in the communications department, where she wrote and edited announcements for the branch offices until she left in 1991.

Contrary to the reputation of IBM as a bureaucratic, buttoned-up, stuffy company to work for, Lisa had a very different opinion of her “Big Blue” employer. She recalls that, “All the men wore suits and ties, and the ladies were dressed up every day, but I did not run into anyone who was stuffy. When I worked in IBM’s branch office in Manhattan, it was all young people. We’d go down to South Street Seaport nearly every night and it was a lot of fun. I liked the stability, and the job security, and getting to know so many people.”

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### **From IBM to Premier**

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Lisa left IBM following her marriage, and moved to Lawrenceville, New Jersey, to raise their two sons and a daughter. When the kids reached school age, and to live closer to her parents, in 1999 the family moved to Roxbury, Connecticut. It was in 2005 that Lisa saw Premier’s ad in the local newspaper for a full-time position. She recalls, “I wanted to work part-time,

so that I was available to pick up kids after school; but they weren’t interested. I continued to pursue a position, and eventually they gave me a part-time job.” In fact, Lisa’s tenacity is one of many reasons she has been an asset at Premier.

After starting out collecting property tax, over the years Lisa has worked in every department at Premier except for human resources; including operations, accounting, sales support, and client services. From the outset, Lisa had a strong feeling that Premier would be a great place for her to grow professionally and personally. She says, “Premier is a small company compared to IBM, but it’s extremely professional, supportive, and a great place to work. They always put your personal needs first. If you have a situation at home, they don’t question it and they support it. I’ve only had two professional jobs in my life -- at IBM and Premier -- and I’ve loved them both.”

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### **Managing Risk at Premier**

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An important part of her role as Director of Risk Management involves keeping delinquencies low. For some perspective, however, it’s important to understand that because of Premier’s very tight underwriting standards, delinquencies typically are under 2% of the portfolio. Further evidence of the firm’s portfolio quality is that of the 250 payment deferments that were granted to clients to alleviate pandemic-related financial hardship, all of those accounts have resumed lease payments.

Managing delinquencies and defaults are important, because the values of cars in Premier’s portfolio can be very high. The loss of a single vehicle can have significant financial impact; and an important aspect of Lisa’s current role is to ensure that Premier recovers cars from accounts that are in default, which is no simple task. Lisa’s risk management responsibilities involve locating the cars; arranging repossessions; transporting cars once they’re found; including the cars in legal inventory; wholesaling the cars; collecting on any deficiency balances; and dealing with attorneys around the country. Lisa notes that, “I had no legal background, which was a little bit scary at first,” but that has not kept her from being highly effective in managing Premier’s risk.

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### **Lisa’s Life Outside of Premier**

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Lisa’s three kids are now in their 20s with lives and interests of their own. One of her sons is in the environmental field currently living in a log cabin in Alaska with his dog; another son works in customer service; and her daughter, a recent St. Lawrence University graduate, is working in guest services at a resort on Nantucket Island for the summer.



Lisa with her daughter

Lisa's life partner over the past 11 years, Jeff, is an executive recruiter and together they share interests in a number of hobbies, including beekeeping, which enables them to harvest their own honey which they give to family and friends as gifts.



Honey produced from Lisa's beekeeping hobby

In addition to biking and kayaking, Lisa and Jeff also enjoy travel. Two of Lisa's favorite places are Block Island in Rhode Island, and St. John, in the U.S. Virgin Islands. Lisa has been going to both places for years, because "both islands are very similar – relaxed, friendly, fun, and beautiful!" Lisa claims the appeal of St. John is that "it's largely a national forest, it's not commercial, and there are no large hotels there. You can go to a restaurant and either dress nicely or go with shorts on. We rent



a Jeep because it's hilly terrain, and we always have a great time there. It's a special place."

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### Lisa's Source of Inspiration

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Lisa cites her father, who recently passed away at the age of 89, as the greatest source of inspiration in her life, "because he taught us that family always comes first." According to Lisa, "My dad knew what was important, and he instilled those values in us. He lived a full life and loved people, and everyone loved him."

It may have been her dad's focus on family that accounts for Lisa's long tenure at Premier. At one point, Lisa's personal circumstances led her to accept a position at an accounting firm, but she quickly returned to Premier. "I realized that Premier had the family culture that I wanted to be in, and I wanted to finish my career at Premier." The company took Lisa back with welcome arms.

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### On Becoming a "Work Smart" Person

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Based on lessons she's learned over the course of her career, Lisa offers advice for young college graduates:

"Do whatever it takes, which often means taking a position that may not be your ideal job, to achieve your ultimate goal. You need to be positive, be helpful and come to work every day with a smile on your face. It's important to be grateful for where you are in life."

Looking back, Lisa modestly claims that "I never had a high level of self-confidence, and I wasn't particularly 'book smart'... because having fun was more fun than studying. However, I was very 'work smart,' and I've always done my best to help my company and the people I worked with to succeed, and I think that's paid off." Everyone who has worked with Lisa at Premier over the past 16 years agrees that she has accomplished that goal.



Lisa's special place: Block Island, RI

**Celebrating its 24th anniversary in 2021, Premier continues to grow and succeed for one simple reason: great people like Lisa James work here...and they stay here.**

