



MONTEREY

FINANCIAL SERVICES LLC

Again Named Among the “Best Places to Work 2023,” Monterey Financial Shapes the Future of Work for Consumers and Employees Alike

A dynamic, team-based approach uniquely empowers the fin-tech leader to navigate swift changes in education and employment

OCEANSIDE, Calif. – (September 25, 2023): For the second consecutive year, [Monterey Financial](#) is proudly listed among the San Diego Business Journal’s (SDBJ) “Best Places to Work 2023.” A national leader for more than 30 years in the Consumer Finance, Loan Servicing Management, and Delinquent Debt Recovery space, Monterey is known for its ingenuity in developing uniquely effective financial solutions to the various complex challenges facing business owners across nearly every industry. Today, the company’s proactive approach to establishing a supportive, team-centered culture proves one of its greatest assets as it pioneers creative options for the rapidly shifting, skills-based future of work.

“We’ve always adhered to the belief that we thrive most as a team,” shares Monterey’s Executive Vice President John Owens. “To us, that means making sure every team member is in a role where they feel empowered, appreciated, and fully supported to perform at an expert level - and that our doors are always open when they want to share feedback or ideas that can help us serve them and our customers better.”

Over three decades, Monterey Financial has consistently modeled a distinctively collaborative approach, harnessing the power of teamwork to maintain marketplace leadership and achieve peerless results for its customers. Central to this approach is the company's commitment to bringing on board individuals with diverse, specialized skill sets that align with Monterey's forward-thinking vision.

Recently, Monterey welcomed Randall Whitmore as their new Business Development Specialist. Randall stands out for his experience in the financial sector and his prowess in marketing and content creation. With a knack for translating complex financial concepts into engaging narratives, he will be instrumental in crafting compelling content that resonates with both businesses and consumers.

Eric Daugherty has joined as Business Development Manager, bringing with him a wealth of experience from a variety of industries. His client-centered approach ensures that Monterey's offerings remain tailored to the evolving needs of its customer base. Known for his hands-on leadership style, Eric actively engages with both his team and clients to drive initiatives forward. As Monterey looks to the future, Eric's diverse expertise and dedication to excellence promise to be central in shaping the company's next chapter of success.

In addition to these new hires, Monterey is also excited to announce Chris Ratigan's transition into a newly created position: Strategic Partnerships. This move reflects the company's focus on fostering and strengthening relationships with clients. Chris, with his extensive background and passion for client relations, is the ideal fit for this pivotal role. His main objective will be to cultivate and nurture strategic relationships, ensuring that Monterey continues to offer unparalleled value to its customer base.

In addition to restructuring its team when necessary to ensure best-fit roles for everyone, Monterey Financial continuously supports its employees in building the industry-leading expertise that contributes to innovation. With artificial intelligence and other technological advancements looming on the horizon, the dynamic company intends to do more than simply wait for the future to happen. They are already launching powerful initiatives in the ed-tech space to further the ["democratization of education,"](#) offering competitive financing options for a variety of [short-term up-skilling courses](#) that prepare workers for the fast-evolving landscape of modern work.

"We are one of the few institutions to offer flexible financing for cosmetology and other aesthetic training courses," Whitmore shares. "Our adaptable company structure and multi-faceted commitment to employee success make us more nimble than older, more established institutions who are less prepared to pivot quickly in response to consumers' rapidly changing needs."

The SDBJ award evidences Monterey Financial's foundational understanding of a crucial business finance principle: that leading the industry starts with serving people well - clients and staff alike. With a finger on the pulse of the latest advancements in fin-tech and ed-tech, the company is proactively helping to guide a bright future of work for American consumers.

Learn more and discover why MFS is a trusted industry leader at montereyfinancial.com. Contact the MFS team [here](#) or call 1-800-456-2225.

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About Monterey Financial Services:

Monterey's mission statement: To empower every business with the ability to optimize their sales through financing while maximizing growth and cash recovery. Monterey Financial Services has forged a reputation for unparalleled customer service, developing tailor-made consumer finance solutions for businesses selling products and services to consumers. Solutions are built to fit clients' requirements, whether they bundle Monterey services together or use what appeals to their specific needs. With services such as [consumer finance](#), rent-to-own financing, [loan servicing](#), custodial services, and delinquent debt [collections](#), clients have the opportunity to profit from consumer receivables of all credit classifications and all stages of the receivables life cycle. With industry-leading results, Monterey remains committed to combining the best technology with its talented staff to achieve a primary objective for its clients to optimize portfolio performance. For further information, please visit the company's website at www.montereyfinancial.com.