

TCFA Member Highlight

Cathy Hirt – T.A. & T Finance

How many years have you been in the consumer finance lending business? How many offices do you have?

I have been in the finance business for 27 years and have 3 Offices; Atlanta, Longview & Tyler. All in Texas!

What was your career or business prior to entering the consumer finance lending business and what motivated you to get into the industry?

I'm an RN by career choice but moved to the small loan industry when my Uncle, T.A. Fleming died and his wife; my Aunt took over. I was a clerk at first then moved into my current position when my Aunt died.

What are the three biggest challenges you see for the finance lending business today?

- *Trying to stay competitive with other lenders.*
- Educating the public/ political leaders concerning our business.*
- *Separating our business from payday/ title lenders.*

What are the three biggest challenges you see for the finance lending business in the next three to five years?

- *Federal Legislation impeding on State legislation.*
- *Rising cost of doing business.*
- *Employee retention.*

What advice would you have for the “newcomer” to the industry?

Be honest in your business and with the customers.

How long have you been a TCFA member and what do you consider the best benefits of your membership?

We've been members of TCFA since its inception. Previously members of TFA. Best benefits are the legislative representation and long-time friendships.

What is your biggest achievement in your business?

Family owned. Long-time community businesses.

What person(s) have had the most influence on your business life?

My Aunt, Jeanette Fleming and her long-time friend and business associate Betty Wall. Both are gone but not forgotten.

What is something most people may not know about you?

That I was an Operating Room Nurse when I was working as an RN.