



POSITION DESCRIPTION

POSITION TITLE:	Collection Specialist	DEPARTMENT:	Collections
CLASSIFICATION:	Non Exempt		
PREPARED BY:	Human Resources		
DATE PREPARED:	August 4, 2014		
APPROVED BY:	Executive Vice President		
DATE REVISED:	March 23, 2021		

REPORTING RELATIONSHIPS

POSITION REPORTS TO:	Collection Supervisor
POSITION SUPERVISED:	None

POSITION PURPOSE

Responsible for all collections on delinquent accounts of the credit union. Responsible for contacting members and repossessing collateral.

ESSENTIAL JOB FUNCTIONS AND DUTIES

Promote "SCOPE" to our employees, management, and members.

Prepare delinquent loan collection letters and ensure that collections practices are in compliance with government regulations.

Maintain detailed documentation regarding collection actions and prepare copies of collection material and collate as needed.

Call delinquent account 30-59 days and 60-90 days.

Call all Real Estate past due accounts.

Prepare and input certain reports for special accounts and for filing miscellaneous forms to member files.

Complete repo control card for repossessed vehicles.

Assist members when they call in with questions regarding past due accounts.

Collect and maintain all overdrawn share and share draft accounts and recommend appropriate accounts for charge-off.

Handle bankruptcy cases in-house.

Responsible for skiptracing members through credit bureau reports, file references and other possible leads.

Communication with repo agencies all accounts that are to be turned over.

File small claims on all 60 day and over delinquent accounts. Request and maintain the checks for service of small claims summons.

File Allied claims and fax them to the proper entities.

Log and file all incoming small claims documents.

Collect credit card list and transfer available funds to the credit card.

Attend seminars as needed to ensure the department is current on all procedures.

Complete required annual training and adhere to all Credit Union policies and procedures, including but not limited to BSA, MIP, OFAC, Privacy and Electronic Use.

Perform all other related duties as required and assigned.

KNOWLEDGE AND SKILLS

Knowledge of the geography of various counties.

Ability to analyze situations quickly and objectively and to determine proper courses of action to be taken.

Ability to remain calm in tense or hostile situations.

Ability to work without supervision and to make appropriate decisions.

Ability to apply logic to define problems, collect data, establish facts, and draw conclusions.

Strong computer skills

Strong knowledge and use of Microsoft Office products

Able to interpret instructions and can deal with multiple variables.

Ability to read periodicals, journals, manuals, dictionaries, thesauruses, and encyclopedias.

Displays a professional appearance, demeanor, and dress.

Excellent oral and written communication skills.

Solid interpersonal skills.

Effective time management and project management abilities.

Ability to function and form decisions with moderate supervision.

EDUCATION AND EXPERIENCE

High School Diploma, or GED, required. Minimum of one (2) year customer service experience or collections experience. Knowledge of loan process and procedures preferred.

PHYSICAL ACTIVITIES AND REQUIREMENTS OF THIS POSITION

Talking:	Especially where one must frequently convey detailed or important instructions or ideas accurately, loudly, or quickly.
Average Hearing:	Able to hear average or normal conversations and receive ordinary information
Repetitive Motion:	Movements frequently and regularly required using the wrists, hands, and/or fingers. Requires repetitive stooping, kneeling, or crouching.
Average visual abilities:	Average, ordinary, visual acuity necessary to prepare or inspect documents or products or operate machinery.
Physical strength:	Sedentary work; sitting most of the time. Exerts up to 10 lbs of force occasionally.
Finger Dexterity:	Using primarily just the fingers to make small movements such as typing, picking up small objects, pinching fingers together, feel objects, tools, or controls.

WORKING CONDITIONS

Inside and outside work with exposure to weather conditions.

Noise level is usually moderate.

The above statements are intended to describe the general nature and level of work being performed by people assigned to this position. They are not intended to be an exhaustive list of all responsibilities, duties, skills, or working conditions. Additional functions and requirements may be assigned by supervisors as deemed appropriate.

Position descriptions are not intended and do not create employment contracts. The organization maintains its status as an at-will employer. Employees can be terminated for any reason not prohibited by law.

I have read and received a copy of the position description.

Employee

Date