

POSITION DESCRIPTION

Position: Collections and Recovery Representative

FLSA Status: Non-Exempt

Position Overview

Under immediate supervision, the Collections and Recovery Representative will serve under the direction of the Director of Recovery and Collections. This position requires skills to resolve and assist membership with payment plans, contact members for payment, review accounts for skip tracing and handle all aspects of the collections track.

Essential duties and responsibilities:

- Must present professionalism and a high level of respect in all job duties. Must have a courteous and friendly attitude with members, supervisors, and co-workers is required.
- Demonstrated success and sound judgement with HCU principles, support and analytical skills are required
- Must be able to appropriately communicate, process and resolve member problems and complaints in a timely manner
- Makes telephone contact with delinquent loan accounts following our HCU Collections Policy Manual. Other loan delinquency queue work may be required as you work toward a successful resolution.
- Administrative and reporting duties will be incorporated as we work to improve and to ensure goals are met
- Review and process member accounts for repossession, garnishment/legal work and for the appropriate steps of resolution in a timely manner
- Responsible for tracking charged-off loans to ensure recoveries are possible. Will collect on and work existing book of charged- off member loans for all available avenues of recoveries.
- Required to provide general credit union information to members either over counter or by telephone; answering questions or helping members on all loan account inquiries concerning errors or misunderstandings pertaining to payments and/or their account payment set-up.
- Ensures that the Branch image is favorable, reflecting a sound and secure financial institution that employs prudent housekeeping procedures, safety measures, and provides a pleasant atmosphere for members, including privacy, confidentiality, and ease of use.
- May be required to travel to other branch offices, as needed.
- Other duties as assigned by direct manager or senior level staff, as determined by fluctuating business needs.

Minimum Requirements:

- Associate's degree or equivalent from two-year college or technical school preferred; or,
- 3+ years collections experience, or equivalent combination of education & experience preferred
- Previous collections experience with working knowledge of the Fair Debt Collection Practices Act (FDCPA) preferred



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Competencies:

- Ability to read and interpret documents such as safety rules and procedure manuals. Ability to write routine reports and correspondence.
- Ability to apply common sense understanding to carry out instructions furnished in written, oral, or diagram form. Ability to deal with problems involving several concrete variables in standardized situations.

Work Environment:

Required to sit, stand, walk, stoop, kneel, crouch, or crawl. Ability to use hands and fingers, handle, or feel objects, tools, or controls, reach with hands and arms. The noise level in the work environment is usually moderate.

May be required to lift and/or move up to 25 pounds occasionally. Specific vision abilities required include close vision, distance vision, color vision, peripheral vision, depth perception, and the ability to adjust focus.

Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

Employee printed name and signature

Date

Direct Manager printed name and signature

Date