



POSITION DESCRIPTION

Position: Fraud and Collections Officer

FLSA Status: Non-Exempt

Position Overview

Under immediate supervision, the Fraud and Collections Officer 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
- Proven experience as a Fraud Investigator, Fraud Analyst or similar role
- Work closely with internal departments and external parties, including law enforcement agencies, to recover losses and mitigate fraud
- Must have solid and thorough understanding of banking procedures, operations, and regulations
- Ability to manage confidential information appropriately and discreetly
- Identify, investigate, and resolve delinquent and negative account activity
- Ability to locate and contact debtors to inquire of their payment status
- Must be able to negotiate payoff deadlines and/or payment plans
- Have the ability to create trusting relationships with debtors, to avoid future issues
- Will be responsible for updating account status and database in a timely manner
- Will be accountable for alerting direct supervisors and other appropriate members of management of debtors inability to pay, when appropriate and necessary
- Will be required to comply with all procedures, policies, and other appropriate requirements and when legal action is unavoidable
- Ensures regulatory compliance by being aware of and maintaining knowledge of relevant laws and regulations
- Responsible for maintaining high level of respect, privacy, and dignity of HCU members at all times



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- Assists with the recovery of charged-off accounts, including communication with attorneys or members as needed.
- 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
- Minimum 5-7 years experience handling fraud and late-stage / large balance collections, and/or equivalent combination of education & experience required
- Excellent analytical and problem-solving skills (moved from above)
- Must possess strong ethical standards and high levels of integrity (moved from above)
- Strong communication and report writing skills are required (moved from above)

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.