

*Belonging Never Felt Better*



Non-Exempt  
Grade: 10

**TITLE:** **Collections Specialist**

**REPORTS TO:** Collections Manager

**SUPERVISES:** No One

**SUMMARY:** Under close supervision performs necessary assignments in support of the collection of past due accounts. Researches and analyzes historical data on past due accounts and makes recommendations on action that should be taken to manage delinquency.

**ESSENTIAL FUNCTIONS:**

*Note: These are not meant to reflect all duties for every incumbent. Rather, they are illustrative of the responsibilities of the specific job.*

- Responds to and initiates telephone calls regarding payment notices and delinquent accounts.
- Reviews and mails payment notices ensuring that any errors are detected and corrected.
- Follows up on delinquent loans and makes calls for interest, partial, or full payment.
- Follows up on overdrawn share accounts.
- Monitors and facilitates the Fresh Start Program
- Retrieve and assess the condition of repossessed vehicles
- Maintains operations of the CPI program including managing weekly reports.
- Assists and supports other credit union departments in relation to member accounts and loans
- Maintains documentation of collection activity.
- Compiles and generates reports as required.

- Prepares information needed or required by collection agency.
- Performs skip-tracing duties, as required and directed.
- May negotiate and establish repayment process within defined guidelines.
- Performs a variety of clerical duties within the Collections Department.
- Must work harmoniously with other employees.
- Performs other duties as assigned.

**PRINCIPAL RESPONSIBILITIES:**

- Mental acuity necessary to understand and abide by rules of confidentiality.
- Ability to understand and respond to complex verbal and written communications.
- Ability to effectively communicate in person, by phone and in writing.
- Ability to read and accurately interpret written and numerical data.
- Manual dexterity to accurately enter and record data using a keyboard, computer terminal and other office equipment.
- Lift and carry up to 50 pounds.
- Fine motor and physical dexterity to operate and repair office machinery.
- Ability to remain standing and/or sitting for prolonged periods of time.
- Must be able to operate an automobile and possess a valid California driver's license.

**REQUIRED KNOWLEDGE:**

Basic reading, writing, arithmetic and communications skills. Requires a working knowledge of office practices and procedures, including data processing, the ability to make mathematical computations, to operate calculators, to type with reasonable speed and accuracy, to write legibly, and to deal with members tactfully and courteously. Previous computer experience and a working knowledge of Excel helpful. Incumbent must be bondable.

**EXPERIENCE:**

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**JOB DESCRIPTION**

One-year general office experience preferred. Familiarity with computers and public background preferred. Member Services, loan processing or collections experience preferred.

**EDUCATION:**

High school graduation or equivalent.