



POSITION DESCRIPTION

POSITION TITLE: COLLECTIONS AGENT

DEPARTMENT: Operations

CLASSIFICATION: Non-Exempt

APPROVED BY: COO

REPORTING RELATIONSHIPS

POSITION REPORTS TO: COLLECTIONS MANAGER

POSITIONS SUPERVISED: N/A

POSITION PURPOSE

A Collections Agent protects the assets of the credit union by providing high-level, confidential support designed to assist in preventing loss and delinquency. These duties may include clerical, administrative and member protection oriented but not limited to cold calling, documentation, processing information, preparing reports or correspondence and liaising with management as necessary. This position is often privy to confidential information and as such, requires diplomacy and discretion.

ESSENTIAL FUNCTIONS AND BASIC DUTIES

1. **Monitor and Collect Accounts**
 - a. Prioritize assigned accounts per policy and procedures regarding delinquency.
 - b. Generate and maintain reports required to accurately monitor, project and respond to accounts to prevent loss.
 - c. Maintain accurate reports of attempts to contact accounts or co-signers of accounts.

2. **Maintain Management Operational Awareness**
 - a. Recommend collection action when necessary to the Collections Manager.
 - b. Refer all Bankruptcies to the Collections Manager and follow State & Federal guidelines.
 - c. Generate Summary Reports to Collections Manager.
 - d. Assist Collections Manager as necessary to ensure that all criteria is met to protect member assets.

3. **Credit Card Accounts**
 - a. Prioritize assigned accounts per policy and procedures regarding delinquency.
 - b. Generate and maintain reports required to accurately monitor, project and respond to accounts to prevent loss.
 - c. Maintain accurate reports of attempts to contact accounts or co-signers of accounts.

4. **Insurance**
 - a. Contact members to guarantee awareness of changes of insurance regarding auto loans.

PERFORMANCE MEASUREMENTS

1. Attendance & Punctuality
 2. Record Keeping & Retrieval
 3. Scheduling Effectiveness & Efficiency
 4. Professionalism & Confidentiality
 5. Membership Asset Protection Ratios
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QUALIFICATIONS

EDUCATION/CERTIFICATION:

Minimum: GED or High School Diploma.
Preferred: Collections Certificate

REQUIRED KNOWLEDGE:

Minimum: Microsoft Office Suite or Similar Software
Preferred: Diplomatic Collections Techniques

EXPERIENCE REQUIRED:

Minimum: 6 Months Banking or Collections Experience
Preferred: 1 Year Collections Experience, Cold Calling & Maintaining Documentation.

SKILLS/ABILITIES:

Desired: Composed, Well Articulated, Professional Record Keeping Ability.

PHYSICAL ACTIVITIES AND REQUIREMENTS OF THIS POSITION

VERBAL: Ability to convey verbal information clearly and concisely.

AUDIBLE: Ability to hear and understand normal audible conversations.

REPETITIVE MOTION: Ability to perform frequent repetitive movement of the wrists, hands, and/or fingers.

VISUAL ACUITY: Ability to inspect and prepare standard 10-12 font documents.

PHYSICAL STRENGTH: Sedentary work; Primarily Sitting & Ability to Lift/Exert 10Lbs of Force.

WORKING CONDITIONS

NONE: No hazardous or significantly unpleasant conditions (Office Environment).

MENTAL ACTIVITIES AND REQUIREMENTS OF THIS POSITION

REASONING ABILITY:

- a. Ability to apply logical or scientific thinking to define problems, collect data, establish facts, and draw reasonable conclusions or develop solutions.
- b. Able to interpret a variety of technical instructions and can deal with multiple variables.
- c. Ability to operate standard office equipment.

MATHEMATICS ABILITY:

- a. Ability to compute discount, interest, profit, and loss; commission markup and selling price; and ratio, proportion, and percentage.
- b. Able to perform very simple algebra and computational logic.

LANGUAGE ABILITY:

- a. Ability to read periodicals, journals, manuals, dictionaries, thesauruses, and encyclopedias.
- b. Ability to prepare business letters, proposals, summaries, and reports using prescribed format and conforming to all rules of punctuation, grammar, diction, and style.
- c. Ability to conduct training, communicate effectively.

INTENT AND FUNCTION OF JOB DESCRIPTIONS

Job descriptions assist organizations in ensuring that the hiring process is fairly administered and that qualified employees are selected. They are also essential to an effective appraisal system and related promotion, transfer, layoff, and termination decisions. Well constructed job descriptions are an integral part of any effective compensation system.

All descriptions have been reviewed to ensure that only essential functions and basic duties have been included. Peripheral tasks, only incidentally related to each position, have been excluded. Requirements, skills, and abilities included have been determined to be the minimal standards required to successfully perform the positions. In no instance, however, should the duties, responsibilities, and requirements delineated be interpreted as all-inclusive. Additional functions and requirements may be assigned by supervisors as deemed appropriate.

In accordance with the Americans with Disabilities Act, it is possible that requirements may be modified to reasonably accommodate disabled individuals. However, no accommodations will be made which may pose serious health or safety risks to the employee or others or which impose undue hardships on the organization.

Job descriptions are not intended as 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.