



Position Title: Senior Collector
Department: Collections
Reports to: AVP Collections Manager
FLSA Classification: non-exempt
Compensation: \$18.00 - \$22.00 per hour

Job Summary:

The Senior Collector is responsible to collect payments on past due accounts, research and analyzes historical data on past due accounts and work with outside resources to resolve delinquent accounts and/or locate delinquent account members. The Senior Collector may be responsible for overseeing staff and ensure that accurate and timely processes are being followed.

Supervisory Responsibilities:

- May train new hires and identify training opportunities and serve as a role model, coach, and mentor and continuously motivates staff as well as members to achieve desired outcomes.
- May handle scheduling, and discipline of employees in accordance with company policy.
- Oversee staff when the AVP Collections Manager is not available.

Duties/Responsibilities:

- Responsible for communicating effectively with credit union member to understand the reason for delinquency, resolve complicated collection issues, and negotiate/establish repayment withing defined guidelines.
- Educate member on proper payment processes by using resources such as SWBC (online payment portal), Bacon Loan Pay (web), Callipay (check by phone system) and mobile deposits.
- Responsible for processing debt protection claims and payments as required.
- Responsible for communicating, interacting, and partnering with law enforcement agencies, judicial departments, attorneys, peer collectors, repossession agencies, auctions, vendors, and car dealers to minimize outstanding accounts. Handle and use creativity to resolve collection issues, Collateral Protection Insurance.
- Responsible for conducting preliminary investigations on known or suspected fraud or straw purchases.
- Responsible for reviewing records, transactions to resolve misapplied payments; evaluate irregular and regular payments on delinquent accounts and determines how payment will be applied.
- Process and maintain records to assign, monitor, and track repossessions; process, track, and monitor litigation files with legal counsel.
- Responsible for compiling and generating Senior Management reports as required.
- Responsible for processing and recording Bankruptcies, Trustee Checks, and other bankruptcy legal forms.
- Balance collections general ledger.
- Responsible for processing and recording Small Claims, represent Credit Union at Small Claims/Court hearing and collection on small claims judgements.
- Adhere to all established credit union policies, procedures and guidelines including, but not limited to, FDCPA (Fair Debt Collection Practices Act), BSA (Bank Secrecy Act) policy, Elder Abuse, and

- procedures to complete Currency Transaction Reports, monitor for and report suspicious activity.
- May be required to work weekends and late-night shifts on a rotation basis.
- Performs other related duties as assigned.

Required Skills/Abilities:

- Proficient in and understands Repossession Laws and Regulations.
- Proficient ability to fully process a Notice of Intent to Sell Property and Notice After Sale of Collateral.
- Advanced knowledge of MS Excel to efficiently process business task.
- Excellent negotiation, interpersonal and customer service skills.
- Excellent verbal and written communication skills.
- Excellent organizational skills and attention to detail.
- Ability to use good judgement and critical thinking skills.
- Ability to function well in a high-paced and at times stressful environment.

Education and Experience:

- High school diploma or equivalent
- Minimum five years prior collector experience is required
- Proficient knowledge of consumer lending is required

Physical Requirements:

- Prolonged periods of sitting at a desk and working on a computer.
- May require standing and walking 25% of the time, lifting up to a maximum of 50 pounds, and other physical actions that include stooping, kneeling, crouching, crawling, reaching, pulling and pushing.
- May be required to work in an environment with high noise levels and unpredictable temperature and ventilation.

The above information on this position has been designed to indicate the general nature and level of work to be performed by employees designated to this position. It is not designed to contain or be interpreted as a comprehensive inventory of all duties, responsibilities, qualifications, or physical requirements.