



Collector

Position Title: Collector	Salary Range: \$28,080 - \$42,120
Department: Loan	
Supervisor: Executive Vice President	

JOB SUMMARY:

Maintain an effective delinquency control and follow-up program for all loans that are delinquent, potentially delinquent, or charged-off. Protect the assets of the Credit Union and the credit reputation of the member, when possible.

PRIMARY RESPONSIBILITIES:

1. Determine delinquency causes and establish proper corrective action.
2. Contact delinquent members by telephone or mail, to meet with them to discuss their accounts.
3. Update and log activity on accounts through delinquent loan recovery system.
4. Represent the Credit Union in any court actions instituted by the Credit Union attorneys on delinquent loans, as directed.
5. Submit weekly status reports to the Vice-President or President.
6. Gather information and submit charged-off accounts to collection agencies, prepares charge-off reports, end of month reports and collection agency reports.
7. Ability to work independently without direct supervision.
8. File bankruptcy claims and follow-up with attorneys on legal action.
9. Develop a clear understanding of Credit Union history, philosophy, organization, By-laws, and operational procedures.
10. Perform Share draft clearings and ACH as needed.
11. Provide monthly report on classified loans and reserve requirement for allowance for loan loss.
12. Update and monitor E-Oscar.

JOB REQUIREMENTS:

Education and Experience:

- High School Graduate; minimum two years college education
- One year loan collection (preferred)
- Accounting, Teller, or Member Services experience preferred

Certification and Licensure:

Knowledge and Skills:

- Computer skills, Microsoft Word and WordPerfect Excel or Lotus.
- Organization and time management skills; ability to meet deadlines.

Physical Requirements:

- Flexible hours and some Saturdays
- Light lifting
- Georgia License required
- Vehicle required