



Collection Assistant

Position Title: Collection Assistant	Prepared By: Hamidah Khorashi	Date: 07-08-2020
Department: Collections Department	Approved By: Allen Upchurch	
Supervisor: Collections Manager	EEOC :	FLSA status: Full-Time Non-Exempt
		Salary Range: Pending

Job Function: Maintain and follow-up with member issues, provide excellent service and support different functions related to Collection Department. To protect the assets of the Credit Union and the credit reputation of the member, when possible.

Responsibilities and Duties

- Provide excellent Member service.
- E-Oscar updates
- Establish/maintain interdepartmental relationships to ensure proper account maintenance/resolution
- Perform daily monitoring and collection of negative accounts and loans, from first date of delinquency through charge off while updating/maintaining all necessary monitoring systems, including Overdraft Privilege.
- Generate letters daily as required for the department.
- File Lawsuits and maintain follow updates and assignment.
- Resolve any collateral or any other insurance issues.
- Contact delinquent members by telephone or mail, to discuss their accounts
- Update and log activity on accounts through delinquent loan recovery system
- Track the Credit Union in any court actions instituted by the Credit Union attorneys on delinquent loans, as directed
- Follow up on insurance, collateral and GAP and apply them accordingly.
- File bankruptcy claims and follow -up with attorneys on legal action
- Develop a clear understanding of Credit Union history, philosophy, organization, By-laws, and operational procedures
- Track Deferment, restructure and Modifications and follow up on required documents
- Report to collection manager any issues concerns about member dissatisfaction. process insurance claims and payments as needed
- Process payments from bankruptcy trustees and from Collections vendor
- Maintain accurate records of all required logs/reports
- Properly protect member information and fully abide by all governing rules/regulations
- All other duties as assigned by Manager.

QUALIFICATIONS:

EDUCATION: High School Graduate

SKILLS:

- Collection experience preferred.
- Accounting experience preferred
- Computer skills, Microsoft Word and Excel.
- Pleasant and neat appearance.
- Organization and time management skills; ability to meet deadlines
- Ability to work independently without direct supervision

- Ability to maintain professional demeanor in high pressure situations