

POSITION DESCRIPTION

CCCU MISSION STATEMENT

Our mission is to partner with members and ministries to help them become better stewards and achieve their financial goals.

VISION STATEMENT

Making a positive difference.

CLASSIFICATION:	COLLECTOR III/RECOVERY SPECIALIST
FLSA STATUS:	NON-EXEMPT
REPORTS TO:	CONSUMER LOAN MANAGER VICE PRESIDENT, CONSUMER LENDING
DEPARTMENT:	QUALITY ASSURANCE
LOCATION:	SAN DIMAS
HOURS:	MONDAY – FRIDAY, 8:00am to 6:00pm (Flexible 40 hours per week) Management reserves the right to modify the work schedule as necessary.

GENERAL RESPONSIBILITIES:

The primary responsibility of this position is to assist Christian Community Credit Union to live out its Mission and Vision daily, in every member and/or staff interaction. This position is responsible for providing outstanding service in every service interaction.

Cultivate and retain member accounts by determining the nature and extent of each member's financial service needs and make them aware of additional services and accounts available; give each member the best possible service; actively sell and promote the Credit Union's full line of investments and financial services in person, over the phone and in writing. The Collector III/Recovery Specialist directs collection/recovery activity involving legal action such as bankruptcy, small claims court, judgments, death claims, and in-house collections of charged-off debts.

Employee is empowered to meet member needs and resolve disputes at the initial point of contact in as quick a manner as possible, using any appropriate measure available within the scope of his/her abilities and pre-approved guidelines.

PRINCIPAL ACCOUNTABILITIES:

- Deliver outstanding service that meets the expectations of our Service Promises. We promise to:
 - Honor God in how we serve you.
 - Exceed your expectations.
 - Appreciate our partnership.
 - Recognize your needs and recommend the best possible solution.
 - Treat your requests in a timely and confidential manner.
- Demonstrate enthusiastic support of corporate mission, core values and long-term objectives
- Meet or exceed the standard score on the annual product knowledge certification
- Meet or exceed service goals as established by the Credit Union
- Responsible for the collection and recovery of charged-off accounts
- Responsible for the collection of deceased accounts

- Work with law enforcement agencies, judicial entities, attorneys, peer collectors, repossession agents, and car dealers to protect our collateral and recover charged-off debt
- Responsible for the collection and recovery of all consumer delinquent accounts
- Interpret reports and determine appropriate action to be taken
- Maintain accurate records
- Interview members to assist in solving problems related to individual delinquent accounts
- Advise and recommend to management the delinquent autos for repossession
- Advise and recommend to management the accounts for monthly charge offs
- Prepare CCCU's monthly Charge-Off Report for management review
- Responsible to monitor and follow up on all Bankruptcy members
- Process all Bankruptcy proof of claims and reaffirmations
- Responsible for placing memos on all Bankruptcy members to ensure we follow the rule on the automatic stay
- Ascertain location of member through skip traces or other methods
- Review records and transactions to resolve misapplied payments
- Become proficient in the use of CCCU core and credit card systems
- Recommend CCCU's Green Path Program as appropriate
- Compile and generate reports as required
- Cross sell Credit Union services
- Perform asset search and investigation to determine feasibility to proceed with potential litigation
- Meet daily minimum of out-bound collection calls (minimum requirement will vary based on number of delinquent accounts)
- Maintain an effective and efficient schedule of work flow
- Perform other related duties as assigned

REQUIREMENTS:

High School Diploma or equivalent required

Minimum five years of collection experience required

Detailed knowledge of collection activities and legal responsibilities, skip tracing, repossession procedures, truth in lending requirements, bankruptcy proceedings, small claims activities, and the process of foreclosure required

Excellent written communication and documentation skills required

Valid driver's license, current car insurance and reliable transportation required

Knowledge of credit union loan policies and procedures, as well as credit union services preferred

Knowledge of word processing (Word preferred) and spreadsheets (Excel preferred)

Experience with asset search and investigation to determine feasibility to proceed with potential litigation

Ability to utilize discretion at all times

Ability to work with computers

Good telephone and oral communication skills

Good math aptitude

Typing at 30 wpm

Ability to lift up to 20 lbs

Ability to exercise confidentiality

Ability to work as a part of a team

Regular attendance and punctuality

Professional appearance

English literacy

This job description is to be used as an employee guideline. Management reserves the right to amend this job description if necessary.

Classification Specification for:
Collector III/Recovery Specialist

Physical Requirements - The physical demands described here are representative of those that must be met by an employee to successfully perform the essential functions of this job. Reasonable accommodation may be made to enable individuals with disabilities to perform the essential functions.

While performing the essential functions of this job, the employee:	Occasionally (up to 3 hours per work day)	Frequently (3 - 6 hours per work day)	Regularly (more than 6 hours per work day)
Sits			X
Stands	X		
Walks	X		
Bends neck or waist	X		
Twists neck or waist	X		
Stoops or kneels	X		
Uses hands to finger, handle or grasp			X
Repetitively uses fingers			X
Reaches, pulls or pushes below shoulder level	X		
Reaches, pulls or pushes above shoulder level	X		
Lifts and carries	Up to 20 lbs		
Talks			X
Hears			X
Sees			X
Drives a vehicle	X		

Work Environment - The work environment characteristics described here are representative of those an employee encounters while performing the essential functions of this job. Reasonable accommodation may be made to enable individuals with disabilities to perform the essential functions.

Working Condition:	Description:
Mobility	Minimal
Noise Level	Minimal
Hazardous	Minimal

Acknowledgment

I certify that I received a copy of this Classification Specification and I have read and understand what is required of me to meet the performance standards of the job.

Signature:	Date:
Name (Printed or Typed):	