

ASI FEDERAL CREDIT UNION JOB DESCRIPTION

JOB TITLE: ASSISTANT COLLECTION DEPARTMENT MANAGER

REPORTS TO: COLLECTION MANAGER

SCOPE:

Act as a dedicated member of the ASIFCU team always searching for and being open to new ways in which the credit union can be of service to its members. Perform a variety of tasks within the Collections Department that promotes the economic development of the communities that ASI serves by providing cost effective financial services for the benefit of our members who are our primary focus.

PRIMARY FUNCTIONS:

Responsible for the control of those loan accounts that are late, potentially delinquent, delinquent or charged to the reserve; when assigned, assists in the adjustment of difficult and complex member account situations; responsible for the disposition of credit union assets; is staff liaison on the Delinquent Loan Committee; is responsible for the preparation of the monthly delinquent loan reports and the periodic evaluation of our loan repayment control procedures.

KEY AREAS OF RESPONSIBILITY:

- Establishes and maintains effective collection procedures on those loan accounts that are late, potential delinquents, delinquents and charged to the reserve.
- Is responsible for the accurate accounting and collection of accounts charged to the reserve.
- Is the credit union representative dealing with the credit union attorney, Small Claims Court, auto repossession agents, collection agencies, Chapter XIII, and Bankruptcy Court, as required.
- Is responsible for the proper legal repossession of collateral securing a delinquent loan, of the upkeep of that collateral while in the credit union's possession, and the legal disposition of that collateral in the best interest of the credit union.
- Responsible for the accurate maintenance of all such records as may be required to support his activities.

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- prepares the monthly delinquency reports; periodically reviews and evaluates the collection procedures used by the credit union; makes recommendations to the Collection Dept. Manager regarding repossessions, sale of collateral, charge-offs and other administrative requirements.
- Directs, assigns, coordinates and reviews the work of the department.
- Responsible for the training and cross-training of the department.
- Reviews the work performance of the Collectors, reports progress and issues directly to the Collection Manager.
- Is responsible for maintaining current information in the employee handbook.
- Performs such duties as may be assigned by his/her supervisor which are commensurate with his/her position.

BASIC REQUIREMENTS:

Experienced and knowledgeable in the laws, regulations and procedures dealing with delinquency control and collection procedures; the ability to deal effectively with potential or actual delinquent loan problems; mental alertness; neat appearance; punctuality; a cooperative attitude in relations with other employees. Previous supervisory experience preferred.