

01/23/2018 Job Posting: Collections Manager

Basic Functions:

- Manage all collection activities for the credit union. The objective is to collect payment from members by determining the appropriate contact method and using communication skills to get results. All member contact must remain professional and comply with the Fair Debt Collection Practices Act. The Collector should make recommendations to management for referrals to third party vendors and utilize all available resources to effectively collect, all the way from phone calls to the sale of repossessed collateral or legal action. Additionally, the collector is to be resourceful within the job duties assigned, to minimize TCFCU's exposure to delinquent obligations.

Essential Functions:

- Maintain verbal and written contact with members and others associated with overdue obligations.
- Identify the reason for delinquency by contact with members and attempt to cure with payment arrangements.
- Recover funds owed to TCFCU through all legal voluntary and involuntary means.
- Follow up daily on broken payment arrangement.
- Manage repossessions, repairs and the sale of collateral (using 3rd parties as necessary)
- Handle incoming phone calls and provide member service.
- Possess knowledge of the Credit Unions products and services.
- Document all conversations and actions accurately.
- Refer accounts repossession agencies, attorneys, collection agencies and reporting agencies as appropriate.
- Maintain a basic understanding of bankruptcy laws.
- Contact other creditors or be an investigator to find or locate information about delinquent members (Skip Tracing).
- Counsel members with financial issues and refer to Credit Counseling (Money Management) when appropriate.
- Timely filing of proof of claims bankruptcy, reaffirmation and notice of claims for deceased.
- Processing of Warranty or GAP refunds, and insurance payoffs for vehicle loans.

Skills & Work Environment:

- **Preferred: Spanish/English bilingual written and spoken**
- **Required: Advanced interpersonal skills, high school graduate or GED**
- **Required: Minimum 3 years experience** as a debt collector.
- **Required:** Skilled in using Microsoft Office programs, and Windows.
- **Required:** Able to handle stressful situations and maintain composure.
- **Required** Able to utilize/view a monitor and sit for an extended period of time and carry files up and down stairs.

Compensation:

- Pay is an hourly wage minimum starting at \$16.00 **or higher**, based on qualifications and experience.
- Additional significant pay commissions available for reaching collection goals as specified.
- Excellent benefits include: 3-weeks paid vacation, paid holiday and sick time, an employee contributed IRA pension, disability insurance, and a \$825 monthly stipend towards health insurance.

This is a full-time job. No Recruiters. Please, no phone calls about this job. **Tri-CU Credit Union is an Equal Opportunity Employer.** Submit resume and references to the main office at:

- **Tri-CU Collector Application, 2626 W Kennewick Ave, Kennewick WA 99336**
- Or fax to (509) 783-6166
- Or e-mail to Melisa@Tri-CU.com