

Employment Opportunities



POSITION: Account Management Associate

REPORTS TO: Vice President of Collections

CLASSIFICATION: NON-EXEMPT

DEPARTMENT: Collections

SERVICE STANDARDS:

The focus of this role is to:

- Act as a catalyst and promoter, reinforcing the following credit union's service standards:
- We always act in the best interest of our members.
- We own, respond, and expeditiously resolve member questions/concerns.
- We look for ways to innovate and improve the member experience.
- We continuously seek the opportunity to learn and grow.
- We maintain the highest degree of professionalism in appearance, language and behavior.
- We protect the privacy and confidentiality of all member and Credit Union information.

RESPONSIBILITIES:

- Reviews Collector's Work Lists for Assigned Accounts including all Participation ILS Indirect loans and all Real Estate Loans (RELN's).
- Reviews Collector's Work Lists and monitors length of delinquencies and takes appropriate action for all other assigned accounts plus acts as a back-up for other collectors that are on vacation, absent or otherwise unable to do their daily collection duties for any reason.
- Researches and contacts members to resolve outstanding issues. Completes work out or payment arrangements to resolve outstanding delinquencies.
- Utilizes skip tracing techniques to investigate delinquent loan accounts and/or to locate members to initiate collection remedies.
- Blocks S balances for loan accounts that are over 30 days past due.
- Assists with flagging accounts, freezing shares, backing off necessary loan payments, locking out accounts.
- Collects return items within established guidelines.
- Maintains an organized filing system to ensure that information may be retrieved in an accurate, timely, and efficient manner.
- Serves as a resource to members, co-workers, attorneys, courts and other departments relative to delinquent loans and deposit products. Provides error resolution for member accounts.
- Performs other duties as assigned.
- Complies with all applicable BSA, AML, OFAC, FDICPA, FCRA regs.
- Complies with all Credit Union/Collections Policies and Procedures.

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QUALIFICATION REQUIREMENTS:

To perform this job successfully, an individual must be able to perform each essential duty satisfactorily. The requirements listed below are representative of the knowledge, skill, and/or ability required. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

- Decision Making: utilizes prudent judgment to determine action to be taken within the limits of standard practice, able to meet tight deadlines.
- Customer Service Orientation: Quick turnaround of incoming member phone calls.
- Analytical Thinking: ability to assess situations accurately and respond correctly, resolving member issues to the satisfaction of the Credit Union and the member whenever possible.
- Organizational Awareness: thorough understanding of Credit Union philosophy.

EDUCATION AND/OR EXPERIENCE:

High School or equivalent and two to three years related experience and/or training; or equivalent combination of education and experience.

CERTIFICATIONS:

- None required

OTHER SKILLS AND ABILITIES:

Comply with job related regulatory requirements including but not limited to Bank Secrecy Act, Anti-Money Laundering, USA Patriot Act, OFAC and Fair Lending Regulations.

SUPERVISORY RESPONSIBILITIES:

- None

WORK ENVIRONMENT:

The work environment characteristics described here are representative of those an employee encounters while performing the responsibilities of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform their responsibilities.

Noise level in the work environment is usually moderate.

PHYSICAL DEMANDS:

The physical demands described here are representative of those that must be met by an employee to successfully perform the responsibilities of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform their responsibilities.

While performing the duties of this job, the employee is required to stand; sit; use hands to finger, handle, grasp or feel; stoop; knee; crouch; push; pull; reach with hands and arms; repetitive motion; lift; and talk or hear. The employee must occasionally lift and/or move up to 50 lbs. and frequently up to 10 lbs. Specific vision abilities required by this job include close vision, distance vision, peripheral vision, depth perception and ability to adjust focus.

TO APPLY:

Please send your resume to careers@scientfcu.org.