

**Job Title:** Administrative Collections Officer  
**Job Type:** Union  
**Exemption Status:** Non-Exempt  
**Pay Level:** Appendix A - Level 5  
Appendix B – Level 7  
**Reports to:** Collections Manager

### Position Summary

Administrative Collections Officers will maintain all administrative duties within the Collection Department including completing reports, charging-off accounts and handling the initial processing for Bankruptcy cases while also supporting the member collection efforts within the department.

- *This position is part of the Friday and Saturday rotation schedules.*

### Essential Duties and Responsibilities:

- Make personal contact as necessary and advisable and take appropriate action to arrange a satisfactory settlement of delinquent loans, VISA, and negative shares.
- Process accounts to send to our attorney and collection agency, download CSV file, upload into excel and download into client portal.
- Perform the charge-off of loans, VISAs, and negative shares and prepare reports and balance against the General Ledger's (GLs).
- Process all new bankruptcies and prepares monthly Chapter 13 and bankruptcy reports.
- Shall determine that guarantors or co-signers on delinquent accounts are promptly notified and continually notified of the status of a delinquent account.
- Provide information on delinquent accounts to authorized persons. Works closely with local financial institutions in the collection of accounts.
- Monitor member's continued eligibility for continued credit lines, VISAs, Share Draft privileges, Share Draft Overdraft Protection, and EFT access.
- Complete Consumer Dispute Verifications.
- Post delinquent payments on loans, VISA and negative share accounts and transfer payments from shares to delinquent loans and VISA accounts when deemed necessary.
- Performs credit bureau file maintenance.
- Responsible for skip tracing and attempting to locate new or alternate location information for delinquent members.
- Has a thorough knowledge of products and services and educates members of their availability.

### ***EOE Race/Sex/Vet/Disability***

Cornerstone CFCU is an equal opportunity employer that complies with the laws and regulations set forth in the following EEO Is the Law poster: <http://www.dol.gov/ofccp/regs/compliance/posters/pdf/eeopost.pdf>  
Cornerstone CFCU is committed to diversity, and values the ways in which we are different.



**Essential Duties and Responsibilities continued:**

- Adhere to safe work practices and procedures.
- Be neat, punctual and professional in appearance and demeanor.
- Always represent the best interests of the Credit Union in words and actions.
- Complete all required training.
- Other duties as assigned.

**Required Knowledge, Skills and Abilities:**

- Must have good organizational skills and problem-solving abilities.
- Must be able to counsel members on their financial problems.
- Must have thorough knowledge of Credit Union Lending Policies and Collection Policies and Procedures, as well as general knowledge of other departments.
- Has a thorough knowledge of interest rates and dividends, how they are computed and disclosed, and is capable of discussing this with the member.
- Employee must be able to communicate effectively (verbally & in writing) and generate grammatically correct written reports, letters, memorandums, etc.
- Employee must possess mental alertness, punctuality and neatness in appearance.
- Employee must maintain a cooperative attitude with other employees and help to maintain the friendliest atmosphere possible in the credit union office.
- Must strive to render the best possible service to all the membership.
- Must keep current with basic knowledge of all credit union programs and must thoroughly cross-sell all credit union products at every available opportunity.
- The ability to properly receive members, either by telephone or in person.
- Employee will follow any instructions, and perform other related duties, as may be required by management.
- Intermediate to advanced computer skills; Excel, Word, PowerPoint, Outlook, etc. (CSV - report generation, extrapolate, portal uploads, etc.) Ability to create pivot tables.
- Excellent interpersonal communication skills and be able to establish working relationships and interact effectively with a wide range of individuals, members and vendors.

**Confidentiality:**

Employees are required to maintain the confidentiality of all sensitive Cornerstone CFCU, member, employee, and proprietary information both during and after their employment. If an employee has a question about the confidentiality of a particular matter, they should consult with their Manager/Supervisor or Human Resources. Any violation of this rule may subject the employee to disciplinary action, up to and including termination of employment.

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**Qualification Standards:**

- High school Diploma or G.E.D, some college preferred.
- Minimum of three years of credit union experience, banking experience, or experience in a closely related field.
- Collections experience preferred.
- Bondable upon initial employment and continue to be bondable throughout term of employment.

**Physical Requirements:**

The functions of the position usually performed sitting but may require some amount of time standing. Some amount of stooping, kneeling, bending, crouching, lifting, walking, carrying and other movements may be required. Tasks involving working on a computer keyboard, typewriter, calculator, cutting, labeling and taping involve extensive wrist and hand movements. All individuals are required to be able to perform these movements without significant risk of injury to themselves or others.

**NOTE(S):**

**Management reserves the right to change or reassign job duties or combine positions based on business needs at any time.**

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