

San Antonio Citizens Federal Credit Union

Job Title: Credit Solutions Account Management Specialist

Reports to: Vice President Lending

Summary: Responsible for contacting delinquent members to determine the reasons for delinquency and assist them in developing plans to bring accounts to a current status. Consistently communicate in a positive and professional manner, while effectively communicating a sense of urgency to resolve the delinquency. Ensure coordination and exchange of information with management in a timely manner for reserve allocations and recommended collateral recovery.

Duties and Responsibilities

1. Contact delinquent members to determine reasons for delinquency and assist them in developing plans to bring accounts current.
2. Participate in counseling credit union members regarding money management and ways in which other credit union services may assist them.
3. Consistently seek positive and mutually beneficial solutions.
4. Document member interactions through the credit union's tracker system and maintain all follow-up's on past due accounts according to review schedules established by the credit union.
5. Perform basic skip trace techniques.
6. Send appropriate correspondence when needed.
7. Update household information to ensure accurate information is in file.
8. Research payroll deductions, auto fund transfers and other changes as they make affect the status of the loan repayment.
9. Recommend assignment of accounts for watch list and impairment when appropriate.
10. Take loan applications by phone for recommendation of possible trouble debt restructure, workout or debt agreement.
11. Determine when loan collateral should be repossessed and make recommendation to management.
12. Recommend process improvement as needed
13. Develop a working knowledge of the credit union's electronic data processing system.
14. Complete training as assigned. Continue to develop an understanding of credit union history, philosophy, organization, by-laws and operational procedures.
15. Perform additional duties as assigned.

Qualifications

Skills

- Effective listening and negotiation skills.
- Excellent verbal, written communication and interpersonal skills; including telephone skills in order to interact professionally and effectively with members, staff and others
- Possess organizational skills which are necessary to maintain accurate information
- Adequate typing skills

Abilities

- Ability to use discretion in making decisions and exercising sound judgement in solving problems
- Ability to maintain a professional demeanor while handling difficult situations
- Ability to embrace change within working responsibilities
- Ability to work independently with little supervision
- Ability to function in a team environment
- Ability to work flexible hours at management's request
- Ability to adapt to different software applications as needed
- Ability to perform mathematical calculations, solve payment problems and research as needed

Knowledge

- High School Diploma or equivalent
- 3-5 years collection experience in a financial institution or related field.
- Bilingual/Spanish preferred, not required
- Experience working with Microsoft Windows and Excel software and Outlook
- Thorough knowledge of consumer, mortgage and business lending products
- Thorough knowledge and understanding of regulatory compliance and legal requirements necessary to successfully perform job responsibilities. This includes but is not limited to Florida repossession laws and procedures, foreclosure law, bankruptcy law, Fair Debt Collection Practices Act and Florida statutes pertaining to the collection of consumer debts.

Work Environment

- Must be able to sit for an extended period of time
- Must be able to utilize/view a monitor for an extended period of time
- Must frequently use a keyboard to enter data

Note: The above information on this job description has been designed to indicate the general nature and level of work performed by employees within this classification. It is not designed to contain or be interpreted as a comprehensive inventory of all duties, responsibilities and qualifications required of employees assigned to this job.