

**Job Title** Collections Manager

**Short Description** This full-time exempt position's primary function is to assist the Credit Union in achieving its mission to provide quality financial services for the community; to promote financial safety and soundness; to deliver excellent service to our members at the highest value for all; and to grow membership utilizing leading edge technology and providing associates with opportunities for professional development. To achieve this goal, this position must deliver outstanding service to both internal and external members as defined by our Service Promises. A key component of this service is to identify needs and offer solutions at every opportunity. Additionally, this position preserves the credit union's assets by overseeing and/or controlling delinquent accounts, charged off accounts, Overdraft Privilege losses, negative balance account write-offs, bankruptcy, probate, repossessed and/or foreclosed collateral and Consumer Disputes.

**Full Description** 1-2-1 Employee Benefits

As Jacksonville's hometown credit union, we are dedicated to delivering competitive benefits that enhance our employee's quality of life. Beyond healthcare, dental, and life insurance, we make it worth your while. 1-2-1 team members received a generous company contribution to their 401k, holiday pay, generous paid time off, tuition reimbursement benefits and employee discounts on products and services. We provide competitive pay that will be determined based on experience and internal equity factors.

We are seeking a Full-Time Member Resolutions Manager (Collections):

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Major Duties and Responsibilities

Delivers high quality service, as defined by our Service Promises. Allocates resources to meet operational needs within the department. Ensures all collections activities comply with Credit Union policies and procedures and Federal and State laws and regulations. Stays current on laws and regulations relating to

collections and bankruptcy. Manages the repossession process and the disposition of collateral to maximize recoveries. Manages third party vendors and attorneys in collections, repossessions, foreclosures and bankruptcies. Leads Loss Mitigation committee meetings and identifies potential for losses by monitoring loan delinquency and recommending remedial action.

Generates reports and analyzes data monthly in relation to delinquent, charged off and negative balance accounts. Compiles detailed and statistical reports to senior management and provides input regarding measurable department results and informs management of trends in loan underwriting contributing to delinquent/charged-off loans. Reviews all accounts that are to be written off as uncollectible and prepare reports for management and/or the Board of Directors.

Build a strong effective team holding them to a high standard, communicating effectively and developing and implementing strategies to exceed assigned performance targets; sets daily, weekly and monthly goals. Assign, monitor and supervise the work load, collection practices, processes, documentation, and activities of department staff to ensure loan collection efforts are effective and meet all credit union standards, laws and regulations. Allocates resources to meet operational needs within the department.

Considers and contributes to decisions regarding loan workouts. Reduce/minimize/contain delinquencies and charge-offs through innovative approaches and process improvements for loan workouts. Assures compliance and follows through on Consumer Disputes. Oversees account freezes and remittance relating to Child Support and Bank Account Garnishments. Develop and maintain a high level of expertise around the credit union's collection software, Temenos. Continuously work to improve system processes, workflows and procedures, maximizing staff efficiency and effectiveness. This includes supporting outside departments and vendors during upgrades and conversions.

Must comply with applicable laws and regulations, including but not limited to, the Bank Secrecy Act, the Patriot Act, and the Office of Foreign Assets Control. Follows established company policies and procedures, including but not limited to: Sarbanes Oxley controls, Business Ethics and Standard of Conduct, Electronic Communications, Confidentiality and Privacy. Required to attend or participate in necessary compliance training and score a 90% or better on the annual Product Knowledge assessment. Performs other related duties as assigned.

#### Knowledge & Skills

#### Experience

Five to ten years of similar or related experience, including time spent in preparatory positions.

#### Interpersonal Skills

The ability to motivate or influence inside or outside senior level personnel is a critical part of the job, requiring a significant level of influence and trust. Obtaining cooperation and agreement on important outcomes via frequently complex, senior level dialogues, as well as a professional level of written communication skills are essential to the position.

#### Other Skills

Supervisory, PC, SQL, written and verbal communications. Above average knowledge of Microsoft Office Products.

#### ADA Requirements

#### Physical Requirements

Perform primarily sedentary work with limited physical exertion and occasional lifting of up to 10 lbs. Must be capable of climbing / descending stairs in emergency situation. Must be able to operate routine office equipment including telephone, copier, facsimile, and calculator. Must be able to routinely perform work on computer for an average of 4-6 hours per day. Must be able to work extended hours whenever required or requested by management. Must be capable of regular, reliable and timely attendance.

#### Working Conditions

Must be able to routinely perform work indoors in climate-controlled private office with minimal noise.

#### Mental and/or Emotional Requirements

Must be able to perform job functions independently and work effectively either on own or as part of a team. Must be able to plan and direct the work activities of self and others. Must be able to read and carry out various complicated written and oral instructions. Must be able to speak clearly and deliver information in a logical and understandable sequence. Must be capable of dealing calmly and professionally with numerous different personalities from diverse cultures at various levels within and outside of the organization and demonstrate highest levels of customer service and discretion when dealing with the public. Must be able to perform responsibilities with composure under the stress of deadlines / requirements for extreme accuracy and quality and/or fast pace. Must be able to effectively handle multiple, simultaneous, and changing priorities. Must be capable of exercising highest level of discretion on both internal and external confidential matters.

#### **Education**

A two-year college degree or completion of a specialized course of study at a business or trade school.

#### **Additional Comments**

You can apply via our Careers Website at <https://121fcu.org/careers/?gnk=apply&gni=8a7885a87c194e2f017c387081f96ff6&gns=Other>

#### **Credit Union**

121 Financial Credit Union

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