

Job Title

Repossession Coordinator

Short Description

The Repossession Coordinator is responsible for ensuring adherence to APCU processes and procedures, and the completion of daily administration and clerical duties associated with remediation of past due collateralized accounts via repossession of collateral, vehicle redemption, and follow up on deficiency balances.

Full Description

Title: Repossession Coordinator
Reports To: Collections Manager

Purpose: The primary purpose of this position is to assist Atlanta Postal Credit Union to live out our Mission, "To help our members achieve financial success by providing exceptional products and service."

The Repossession Coordinator is responsible for ensuring adherence to APCU processes and procedures, and the completion of daily administration and clerical duties associated with remediation of past due collateralized accounts via repossession of collateral, vehicle redemption, and follow up on deficiency balances.

Essential Duties and Responsibilities: Other duties may be assigned.

- Deliver outstanding service to both internal and external members that is in alignment with our Service Promises: I promise to be mindful of your time with fast, efficient, courteous, and friendly service.
I promise to demonstrate integrity in all my interactions.
I promise to always treat you with dignity and respect.
I promise to work with fellow employees throughout the credit union to ensure you receive the best possible products, service, and solutions.
I promise to safeguard the security and confidential nature of your financial information.
I promise to greet you with a smile and thank you for your business when your transaction is completed.
I promise to deliver on our mission to help you achieve financial success by providing exceptional products and service.
- Partners with departmental leaders to acquire information and data used to provide reporting and insights and analysis of accounting and finance operations.
Reviews and acts upon incoming impound or mechanic lien notices.
Responsible for the issuance and monitoring of all demand or right to cure (RTC) letters.
- Ensures accounts are appropriately notated when a demand letter or RTC is issued or when the vehicle has been approved for repossession.
Accepts, or authorizes branches or other APCU member service staff whether to accept, payments on demand

letter/RTC notated accounts.

- Reviews accounts and demand letters (RTC's) for repossession; Reviews account file for accuracy and recency of payment information prior to assignment for repossession.

- As appropriate, and in conjunction with APCU's policies and procedures, assigns vehicles out for repossession.

- Coordinates and monitors vehicle repossession and transport to appropriate auction, holding facility, or other designated APCU location.

- Prepares and sends post repossession letter; Interacts with members for redemption of the vehicle if such is approved or required.

Reviews and pays invoices associated with repossessions.

- Coordinates all activity related to the remarketing of the vehicle post-repossession including the preparation and forwarding of all appropriate documentation for the selling of the vehicle; Understands the established market value of the vehicle and establishes desired selling prices.

- As required, prepares deficiency balance letters and follows established policy and procedure for follow up on deficiency balances.

- Maintains up to date recording of all activity on the collections system.

- Maintains positive and productive working relationships with all internal and external stakeholders.

- Demonstrates effective written and oral communication skills in all work activities.

- Demonstrates effective time management and prioritizes daily work to meet deadlines and goals; monitors work in process and adjusts as needed.

- Attend ongoing training as needed, including on and off-site workshops and webinars to maintain a high level of knowledge related to collections, repossession, remarketing of vehicles, or applicable rules, laws, and regulations.

- Adheres to the provisions of the Fair Debt Collections Practices Act (FDCPA) and follows all APCU collections policies and procedures.

- Complies with all aspects of BSA/AML and OFAC regulations as they relate to this position.

- The ability to travel overnight or to other business locations less than 5%.

Other duties as assigned including backup support for various accounting functions.

Supervisory Responsibilities: No direct reports.

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.

REQUIRED Education and/or Experience:

- Requires a level of knowledge normally gained with a high school diploma or equivalent
- Minimum of 3 years of collections experience including vehicle repossession and follow up on deficiency balances
- A high level of knowledge of Microsoft Office applications (Word, Excel, PowerPoint, Teams).

PREFERRED Education and/or Experience:

- An associate degree
- 3 years specific collections and repossession experience in a bank or credit union
- Prior experience and working knowledge of the Recovery Database Network (RDN) software
- Prior experience and working knowledge of the DRN data location intelligence platform
- Experience with Symitar

Physical Job Requirements:

Must be physically able to operate a variety of automated office machines such as calculator, computer, printer, facsimile, telephone, copier, etc. Must be able to stand, bend and stoop as needed. Must be able to lift and/or carry weights of 5 to 20 pounds.

Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

The requirements for the position listed are general and are not all inclusive. If you have any questions concerning this position, please contact Human Resources.

Please note that an employment offer, and your continued employment, are contingent upon acceptable results of a background and credit check, as well as satisfactory proof of your right to work in the U.S.

Education	Associate's degree
Additional Comments	
Credit Union	APCU Center Parc Credit Union (Atlanta Postal Credit Union)
State	Georgia
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