

Job Title Records Specialist

Short Description This position is responsible for the Lien Perfection and Insurance Tracking to secure the Credit Unions collateral timely and accurately. The primary function of this position includes but is not limited to the following: processing paper and electronic applications, using multiple systems, following standard operating policies and procedures. While Records Specialists may be assigned to perform one of the primary functions described below, they will also be cross trained to perform secondary duties according to business needs. This is not intended to be an all-inclusive list of job duties and the position will perform other duties as assigned.

Full Description

ROLE:

This position is responsible for the Lien Perfection and Insurance Tracking to secure the Credit Unions collateral timely and accurately. The primary function of this position includes but is not limited to the following: processing paper and electronic applications, using multiple systems, following standard operating policies and procedures. While Records Specialists may be assigned to perform one of the primary functions described below, they will also be cross trained to perform secondary duties according to business needs. This is not intended to be an all-inclusive list of job duties and the position will perform other duties as assigned.

DUTIES / RESPONSIBILITIES:

Responsible for processing title applications and UCC filings to ensure liens are perfected within 60 days of the loan date and lien releases are processed daily on paid in full loans.

Branch records archiving, scanning and maintenance of member documents received within 5 business days. Adheres to record retention policy and procedures. Processes credit disputes, Proof of Insurance received via Post Office mail, Asset Verifications for SSI-SSA deposits and Medicaid.

Responsible for processing and maintaining borrower claims, Insurance claims, GAP/GAP Advantage claims, MBP Cancellations/refunds and Allied reports.

Effectively coordinates and processes daily incoming/outgoing mail, bad address flags, postage and courier service.

Must comply with all company policies and procedures, applicable laws and regulations, including but not limited to, the Bank Secrecy Act, the Patriot Act, and the Office of Foreign Assets Control.

EXPERIENCE:

Six months to one year of records experience.

A college degree will satisfy the requirement for 2 years of experience required.

EDUCATION/CERTIFICATIONS/LICENSES

High School Degree or GED.

INTERPERSONAL SKILLS

Courtesy, tact, and diplomacy are essential elements of the job. Work involves personal contact with others inside and/or outside the organization, generally regarding routine matters for purposes of giving and obtaining information, as well as advising or referring, which commonly require shorter discussions.

OTHER SKILLS

PHYSICAL REQUIREMENTS

Must be able to stand, sit, bend or move to perform primarily sedentary work with limited physical exertion and occasional lifting of up to 40 lbs. Must be capable of climbing / descending stairs in emergency situation. Must be able to operate routine office equipment including telephone systems, photocopiers, facsimile, computer systems, 10-key and calculator. Must be able to routinely perform work on computer for an average of 6-8 hours per day, when necessary. Must be able to work extended hours whenever

required or requested by management. Must be capable of regular, reliable and timely attendance. Must be able to view computer terminals and image readers for differing lengths of time.

WORKING CONDITIONS

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

MENTAL AND/OR EMOTIONAL REQUIREMENTS

Must be able to perform job functions independently or with limited supervision and work effectively either on own or as part of a team. Must be able to read and carry out various written instructions and follow 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.

Nothing in this position description restricts management's right to assign or reassign duties and responsibilities to this job at any time.

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Education	High School Degree or GED
Additional Comments	
Credit Union	ASE Credit Union
State	Alabama
Contact Name	Selina Galloway
Email	sgalloway@yoursecu.com
Phone	334-420-7357
Fax	334-386-6915

