

Job Title	Asset Recovery Specialist II
Short Description	Collections
Full Description	<p>Position Description</p> <p>Department: Asset Recovery Reports to: Asset Recovery Manager Specialty: N/A Skill Levels: Level II, Level III</p> <p>Position Purpose</p> <p>The primary purpose of this position is to assist Associated Credit Union in living out its Mission: To offer members financial products that fulfill their needs, service that exceeds their expectations, and relationships that inspire their trust.</p> <p>The Asset Recovery Specialist III Representative is responsible for maintaining ACU assets by consulting with members regarding their delinquent accounts to develop a workable solution for bringing their loans current. Use your training and empathy to negotiate solutions to credit problems. You are expected to be patient, professional, and persistent. This position should research accounts with attention to detail, maintain accurate and organized collection files, as well as prepare and file documents for repossessions in a timely manner. The strategic goals should include helping our credit union stay solvent and, in turn, serving our communities by helping our members better manage their finances.</p> <p>Essential Functions & Core Duties</p> <p>As an Account Recovery Specialist II, you are expected to collect on 1st payment accounts assist with collecting over 30 days delinquent members through assigned collection queues and through the hunt group in accordance with ACU collection policies and procedures by performing the following duties:</p> <ul style="list-style-type: none"> • Review delinquency 1st payment queues daily and contact borrowers on delinquent accounts by telephone or written correspondence. In addition, you should contact co-makers, co-borrowers and guarantors. • Skip Trace certain delinquent members by pulling files, calling references or using other means to locate members using Accurint, Transunion TLO, and Credit Reports. • Collect charged off accounts. • Submit collection notes to manager for approval. • Work asset recovery hunt group by taking calls and assisting members. • Collect Repo fees and other collection expenses. • Remove lines of credit and request Adverse Action Notices. • Submit accounts to recovery agency for repossession of collateral. • Make arrangements for surrender of collateral. • Process repossession paperwork by pulling files, titles of collateral. Prepare for manager approval. • Skip Trace to locate a good address for collateral. • Post payments and/or set arrangements for promises to make

payments.

- Process returned mail to locate current address.
- Research accounts for possible fraud.
- Provide support to contact center, branch employees and fellow Asset Recovery employees with delinquent and charged-off loans and charged-off share draft account matters, repossessions, share-loss accounts, VISA and Home equity or Mortgage accounts.

Other Duties & Responsibilities

- Process SWBC updates.
- Work E-Oscar credit disputes.
- Complete all training including BAI and Wednesday morning training.

Qualifications

Education: High School Graduate or Equivalent, some secondary education preferred

Experience: Three years' experience with a credit union or other financial institution with emphasis on collections, skip tracing. Must have excellent verbal and written communications skills. Must be proficient with MS Word, MS Excel, MS Outlook, and Adobe PDF.

Core Competencies:

- Empathy: Work with members by finding out why they are behind and what we can offer them based on their situations.
- Organized: Use your time to the best of your advantage by prioritizing your daily activities.
- Effective Communication: Speak clearly and calmly and use proper phone etiquette while talking to members. Listen to member to interpret their individual needs.
- Teamwork: Ability to work well and communicate with others by sharing workloads within the department to better serve our members.
- Self-Motivated: Strong work ethic needing minimal supervision.

Performance Metrics

- Quantity and Quality of calls with ACU members.
- Assisting all members to the best of your ability.
- Thoroughly and accurately complete assigned tasks.
- Keep 30+ 1st payment delinquency to a minimum.
- Research and reply to all E-Oscar disputes in a timely manner.

Education	High School
Additional Comments	
Credit Union	Associated Credit Union
State	Georgia
Contact Name	Karen Pennington

Email	kpennington@acuonline.org
Phone	770-448-8200
Fax	
Expiration Date	06/30/2022