

Job Title	Collections Manager
Short Description	<p>Collections Manager Role</p> <p>The Collections Manager plays a pivotal role in safeguarding the financial assets of our organization. This includes comprehensive management of delinquent and charged-off loans, repossessed collateral, and other real estate owned (REO) inventory. The role demands adherence to both internal policies and strict compliance with state and federal regulations. As a leader, the Collections Manager oversees the collections team, providing direction, mentorship, and fostering a culture of high performance and regulatory compliance.</p>
Full Description	<p>Key Responsibilities:</p> <p>Strategic Collections Management: Devise and implement effective strategies to enhance the recovery of outstanding credit. Manage all assigned assets, including delinquent loans, charged-off loans, repossessed collateral, and REO inventory. Ensure compliance with internal policies and adherence to state and federal regulations related to credit and collections.</p> <p>Operational Excellence and Compliance: Evaluate and enhance the efficiency of collection unit processes. Recommend and execute improvements for productivity and operational continuity. Ensure credit and collection policies, procedures, and documentation comply with federal and state regulations. Serve as a compliance expert on the Fair Credit Reporting Act (FCRA) and related credit reporting guidelines.</p> <p>Bankruptcy and Legal Process Handling: Manage bankruptcy cases, including documentation processing and attorney coordination. Actively participate in meetings of creditors, small claims proceedings, and foreclosure sales. Ensure proper documentation and follow-up in bankruptcy cases.</p> <p>Team Leadership and Development: Oversee collections staff, encouraging a culture of high performance and engagement. Conduct performance monitoring, including scorecard reviews, call evaluations, and account reviews. Address escalated calls and complex issues, providing expert guidance and resolutions.</p> <p>Reporting and Analysis: Regularly review collection reports to assess the status of collections and outstanding balances. Evaluate the effectiveness of current collection policies and procedures.</p> <p>Liaison and Coordination:</p>

	<p>Act as a liaison with attorneys and coordinate collection efforts with relevant external parties.</p> <p>Maintain accurate and comprehensive records for recovery and liquidation processes.</p> <p>Cross-functional Collaboration: Work closely with legal, finance, and customer service teams to resolve complex or escalated issues.</p> <p>Preparation for Executive Reviews: Assist in preparing for monthly charge-off review meetings to discuss trends with management.</p> <p>Regulatory Compliance: Adhere to relevant laws and regulations, including the Bank Secrecy Act, the Patriot Act, and the Office of Foreign Assets Control.</p> <p>Knowledge and Skills</p> <p>Experience</p> <p>Three years to five years of similar or related experience, including preparatory experience.</p> <p>Education/Certifications/Licenses</p> <p>A college degree or equivalent experience.</p> <p>Interpersonal Skills</p> <p>A significant level of trust, credibility and diplomacy is required. In-depth dialogues, conversations and explanations with customers, direct and indirect reports and outside vendors can be of a sensitive and/or highly confidential nature. Communications may involve motivating, influencing, educating and/or advising others on matters of significance.</p> <p>Ability to work to strict deadlines.</p> <p>Community First is an Equal Opportunity Employer.</p>
Education	Bachelors
Additional Comments	
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Expiration Date	02/29/2024