



**FLORIDA STATE UNIVERSITY CREDIT UNION
COLLECTIONS SPECIALIST**

Florida State University Credit has an opening for an experienced Collections Specialist in Tallahassee, Florida.

FSU CU offers a comprehensive benefits package including medical, dental, vision, 401(k) savings plan, paid time off, tuition assistance program, and profit-sharing program.

We provide market-driven base pay, based on skills, abilities, and level of experience. Individual rates will be market competitive and based on a candidate's unique set of skills and experience. The range for this position is \$17.18 to \$25.78 per hour. A new employee in this position can expect to be at about the 25% percentile of the pay range.

[Click here to apply.](#)

General Summary

Responsible for maintaining accurate records while controlling delinquent loan accounts to include consumer loans, mortgage loans, negative share and share draft accounts, and credit cards.

Essential Functions

1. Effectively work delinquent accounts to include front-sheet, potential carry, and backsheet accounts including consumer loans, mortgages, business loans, credit cards, and negative share and share draft accounts while ensuring all collection notices are mailed in a timely manner.
2. Maintain accurate notes in the collections system for all delinquent accounts collected upon.
3. Maintain compliance with the Fair Debt Collections Act, credit union policy and credit union procedure regarding all collections practices.
4. Calculate and correct payments for error corrections on loan accounts.
5. Ensure all collection files are maintained and kept up to date.
6. Recommend accounts to the Collections Manager for Repo & Legal Action.
7. Skip tracing
8. Work daily with the Collections Manager regarding all "problem accounts."
9. File CUNA claims on behalf of the membership and participate with accounting in issues or discussions members may have as a result of their claim.
10. Work high balance accounts daily as a priority while working lesser accounts to assist in reducing overall delinquency.
11. Work with Card Services to define and ensure credit cards that need to be charged-off consistent with credit union policy have been charged-off as required each month.
12. Work with the membership, Collections Manager and senior management and any loan

officer in defining any necessary collections work-outs that will serve the member in need and the membership of the credit union as a whole. Negotiate with the member and represent the credit union throughout the work-out process.

NOTE:

The list of essential functions is not exhaustive. It may be supplemented as necessary from time to time.

Additional Functions

1. Provide financial counseling when needed or requested by members.
2. Educate staff members in the area of Collections to prevent or reduce occurrences of negative situations.
3. Work closely with Management to minimize loss through loans and negative accounts.

Job Specifications

1. Professional, well-developed interpersonal skills essential for communicating with members on delinquent loans and projecting a positive image as a representative of the Credit Union.
2. Work requires knowledge of Credit Union collection policies and procedures. Knowledge of all applicable collection laws and regulations required.
3. These characteristics are normally acquired through completion of high school education. Two years similar experience preferably in a financial institution.
4. Intermediate mathematical skills required (concepts and calculations involving decimals, percentages, fractions, etc.).
5. This job operates in a clerical office setting. This role routinely uses standard office equipment such as computers, phones, photocopiers, scanners, printers, filing cabinets and fax machines.
6. This position requires manual dexterity, the ability to lift files and open filing cabinets. Should be able to lift full boxes of work. This position requires sitting, and some bending, stooping or standing as necessary.

EEO Statement

Florida State University Credit Union provides equal employment opportunities to all employees and applicants for employment and prohibits discrimination and harassment of any type without regard to race, color, religion, age, sex, national origin, disability status, genetics, protected veteran status, sexual orientation, gender identity or expression, or any other characteristic protected by federal, state or local laws.

This policy applies to all terms and conditions of employment, including recruiting, hiring, placement, promotion, termination, layoff, recall, transfer, leaves of absence, compensation and training.

Disclaimer

The above information on this description has been designed to indicate the general nature and level of work performed by employees within this classification. It is not designed to contain or be interpreted as a comprehensive inventory of all duties, responsibilities and qualifications required of employees assigned to this job.