

**Job Title**

Collections Support Specialist

**Short Description**

Demonstrates a positive outlook and consistently performs within the context of Go Energy Financial Credit Union's philosophy, mission and corporate culture. Provides quality service and strives to exceed service expectations. Embodies the attributes of the Member Service Model standards of accountability, respect and teamwork on a daily basis. Acts in a professional, friendly manner at all times. Completes work in a timely and accurate manner.

**Full Description**

Role:

The Collections Support Specialist provides expertise and support to internal staff, external vendors, and members for a variety of lending products and services. This position is the liaison for collection processes, including repossessions and bankruptcies. Provides support and information to credit union staff in a friendly, efficient and factual manner. Supports the Lending Department with ach processes, loan product billings, weekly and monthly reports.

Essential Functions &amp; Responsibilities:

- Liaison with first line collection agency.
- Assign and track repossessions through auction.
- Process, track and work with attorneys on bankruptcies.
- Liaison for e-Oscar disputes/claims.
- Review weekly reports of negative courtesy pay and share account balances; collect negative balances. Maintain courtesy pay limits as needed.
- Process approved charge-offs.
- Process hardship skip a payment requests. Send requests to Lending Underwriter for approvals.
- Compile monthly lending, and collections reports as requested.
- Ensure all collection files are maintained and kept up to date.
- Calculate and correct payments for error corrections on loans.
- Maintain accurate notes in the collections system for delinquent accounts.
- Work with the membership, first line collection agency, senior management and or lending team 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.
- Mail Delinquent Loan Notices daily.
- Review, access, treat issues from monthly collections reports such as 040,242, 200, 201, and others as assigned.
- Process Loan Modifications.
- Process Letters of Guarantee.
- Process Total Loss claims.
- Process HELOC Loan Advances.
- Process Disability Payments.
- Process ACH loan payment requests.

- Process weekly ACH origination report.
- Process Adverse Action letters weekly.
- Processing Annual Holiday Skip-a-Pay program.
- Process Weekly New Loans Report Letters.

Performance Measurements:

- To meet or exceed financial performance as set by the Board of Directors and Senior Staff.
- To maintain quality communication of policy & procedure in a timely manner.
- To provide friendly, professional and accurate service and support to all Members and staff.

Required Skills & Abilities:

- Credit Union Knowledge: Develop an understanding of credit union history, philosophy, organization, bylaws, regulatory and operational procedures.
- Operational: General knowledge and understanding of collections and bankruptcy requirements. Comply with all regulatory requirements including Fair Debt Collection Practices Act, Bank Secrecy Act, OFAC, Anti Money Laundering, and USA Patriot Act.
- Work Environment: Typical office work environment.
- Technology: Proficient with Excel, Word, and Outlook. Ability to learn and become proficient on credit union specific technology platforms.
- Other Skills: Strong compliance, written and verbal communication skills.

Physical Requirements:

- Ability to lift and move a minimum of 40 lbs.
- Ability to use keyboard, monitor, telephone, and other standard office equipment.
- Ability to speak and hear on telephone.
- Ability to communicate effectively with others in person and via telephone, email, and written documents
- Ability to decipher and analyze data contained in documents, reports, spreadsheets, etc., presented both on paper and electronically. Ability to read fine print.
- Ability to transport self within credit union's geographic

service area, with a valid GA state driver's license.

Required Training & Experiences:

- Experience: Minimum of 2 years' experience in financial services.

<b>Education</b>	A high school diploma. Prior work experience may be substituted.
<b>Additional Comments</b>	Competitive Salary, Medical, Dental, 401k, Tuition Reimbursement
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<b>Expiration Date</b>	08/08/2024