

Job Title

Collections Support Specialist

Short Description

RadiFi Credit Union (formerly known as Jax Federal Credit Union) is seeking a Collections Support Specialist to provide administrative support for the Credit Union's collection team. Duties to include outsourcing files to attorneys and outside collection agencies, process recovery payments, warranty refunds, bankruptcy filings, and credit disputes. This position will serve as an imaging clerk for Collections and Lending departments.

Position will also work with the Late Stage Collector with the assignment, follow-up, and servicing on repossessed collateral. Placement of collateral for repossession, coordinating with dealership for vehicle buy back, ordering repo title, auction tracking as well as servicer of all applicable correspondence necessary on each repossession file.

Full Description

RadiFi Credit Union (formerly known as Jax Federal Credit Union) is seeking a Collections Support Specialist to provide administrative support for the Credit Union's collection team. Duties to include outsourcing files to attorneys and outside collection agencies, process recovery payments, warranty refunds, bankruptcy filings, and credit disputes. This position will serve as an imaging clerk for Collections and Lending departments.

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Location: Park Street Building, 562 Park St., Jacksonville, FL 32204

Status: Full-time (Approximately 40 hours per week)

Major Duties and Responsibilities:

Recovery Efforts:

Responsible for daily processing, monitoring, and follow up of charged off loans. This includes agency and legal placements, recalls, and monthly reconciling. Accurate posting of charge off recovery and trustee payments.

Bankruptcy and Credit Dispute Maintenance:

Maintain timely follow up of Bankruptcy Filings (7, 11, & 13) for agency or attorney assignment. Maintain follow-up with agency or attorneys regarding "relief from stays", proof of claims, reaffirmations, Chapter 13 repayment plans and other issues that arise throughout the bankruptcy process. Maintain timely work on E-Oscar and direct disputes.

Repossessed Collateral:

Responsible for assisting Late Stage collector with assignments of repossessions, necessary correspondence throughout the repossession cycle, communication with dealerships for possible collateral buy back, and liaison between the credit union and auction.

Administrative and Reporting Duties:

Serves as the administrative branch of the collections and lending department. Ensure imaging and filing are done in a timely fashion. This also includes the timely filing of product refunds for repossessed vehicles. Provide weekly and monthly reporting to management on repossessions, recovery, bankruptcy, and credit disputes processed. Perform other duties as assigned.

Knowledge and Skills

Experience:

- Prior Collections experience in a Credit Union or similar financial services environment and/or working with the Symitar system is desirable.
- Must possess an intermediate level proficiency using MS Excel which could involve developing and working with PivotTables to include using vertical lookup features.
- Ability to analyze data from multiple sources and effectively research the data provided for accuracy.
- Strong math aptitude, reconciliation and balancing skills are required. Prior Accounting experience is desirable.

Education/Certifications/Licenses:

High school education or GED is required. A two-year college degree or completion of a specialized course of study at a business or trade school is a plus.

Length of time performing similar duties in a related position will be considered.

Interpersonal Skills:

- A significant level of trust and diplomacy is required, in addition to normal courtesy and tact.
- Work involves extensive personal contact with others and/or is usually of a personal or sensitive nature.
- Work may involve motivating or influencing others.
- Outside contacts become important and fostering sound relationships with other entities (companies and/or individuals) becomes necessary.

Other Skills:

- Strong organizational skills and ability to manage multiple priorities and projects are necessary.
- Intermediate level proficiency with using MS Windows, Word, and Excel is required.
- Ability to navigate external software is critical.
- Knowledge of reporting requirements for each type of Recovery administered.
- Prepare written documents timely and accurately (within Legal requirements) in accordance with the type of Recovery or legal issue.
- Attention-to-detail is critical.

ADA Requirements

Physical Requirements:

Is able to bend, sit, and stand in order to perform primarily sedentary work with limited physical exertion and occasional lifting of up to 10 lbs. Must be capable of climbing / descending stairs in an emergency situation. Must be able to operate routine office equipment including computer terminals and keyboards, telephones, copiers, facsimiles, and calculators. 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 or travel off site whenever required or requested by management. Must be capable of regular, reliable and timely attendance.

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 complete basic mathematical calculations, spell accurately, and understand computer basics. 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.

Acknowledgment

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

Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions. This Job description is not a contract and should not be constructed as a guarantee of employment for any period of time.

We are an Equal Opportunity Employer and do not discriminate against employees or applicants based on race color, religion, sex/gender, national origin, disability, age, or any other category protected by law.

Education

High school education or GED is required. A two-year college degree or completion of a specialized course of study at a business or trade school is a plus.

Additional Comments

Apply online by visiting: <https://www.radificu.org/careers/>

Credit Union

RadiFi Credit Union

State

Florida

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Expiration Date	04/30/2023