

**Job Title**

Collector -Late Stage and Recovery

**Short Description**

RadiFi Credit Union (formerly known as Jax Federal Credit Union) is seeking a Collector for Late Stage and Recovery to contribute to the success of the Collections Department by performing individual duties in accomplishment of departmental goals. Work to resolve customer delinquency and avoid repossession of collateral. This role will be responsible for primary collections of accounts which are 60+ days delinquent by seeking win/win solutions for the member and the credit union. Responsible for negotiating settlements on charged off accounts. Provide unparalleled service to members and to teammates.

**Full Description**

RadiFi Credit Union (formerly known as Jax Federal Credit Union) is seeking a Collector for Late Stage and Recovery to contribute to the success of the Collections Department by performing individual duties in accomplishment of departmental goals. Work to resolve customer delinquency and avoid repossession of collateral. This role will be responsible for primary collections of accounts which are 60+ days delinquent by seeking win/win solutions for the member and the credit union. Responsible for negotiating settlements on charged off accounts. Provide unparalleled service to members and to teammates.

Location: Park Street Branch; 562 Park St., Jacksonville, FL 32204

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

**Major Duties and Responsibilities:**

Responsible for collection of accounts over 60 days delinquent, including but not limited to: soliciting payment arrangements on delinquent loans, interviewing customers to determine reason for delinquency, taking appropriate action to resolve the account, counseling members concerning their financial obligations and offering suggestions and alternatives, recommending further action as deemed necessary (i.e. repossession, legal action, foreclosure, referral to collection agency), skip tracing as necessary to locate members and posting loan payments. Pursue charge-off accounts for full balance collection or acceptable negotiated settlement.

Document contacts with members accurately and completely to provide continuity in conversations and protection for the credit union.

Recommend loans for modification or charge off according to our policies and procedures.

Effectively utilizes resources to consistently provide outstanding service to members, branches, and other

departments. Demonstrates a service philosophy of owning issues through completion and exceeding service level expectations in every interaction, to arrive at the best solutions for the membership.

Works with vendors to ensure client collateral is located and retrieved, as necessary.

Exercises good judgment, initiative, and tact during communication with members, outside agencies and other internal employees. Follow internal credit union contact plan.

Uses queue management skills to in order to work an assigned group of accounts.

Must comply with all company policies and procedures, applicable laws, and regulations, including but not limited to, Fair Debt Collections Practices, the Bank Secrecy Act, the Patriot Act, and the Office of Foreign Assets Control.

Performs other duties as assigned.

## Knowledge and Skills

### Experience:

- Five or more years of similar experience.
- Knowledge of FDCPA guidelines.

### Education/Certifications/Licenses:

A high school degree or GED is required.

### Interpersonal Skills:

A significant level of trust and diplomacy is required to be an effective subject matter expert in the position. In-depth dialogues, conversations and explanations with customers, direct and indirect reports and outside vendors of a sensitive and/or highly confidential nature is a normal part of the day-to-day experience. Communications can involve motivating, influencing, educating and/or advising others on matters of significance.

### Other Skills:

- Highly organized and ability to effectively multi-task
- Manages time and resources to ensure all work is

completed accurately and on schedule.

- Effective verbal and written communication skills, ability to document procedures
- Proficient in Microsoft Office
- 2 years of experience in a customer contact environment
- Ability to calculate figures and amounts, such as discounts, interest, percentages, rates, ratio, and yields.

## ADA Requirements

### Physical Requirements:

Perform primarily sedentary work with limited physical exertion and occasional lifting of up to 10 lbs. Sits more than 6 hours a day. Must be capable of climbing / descending stairs in emergency situation. Must be able to operate routine office equipment including telephone, copier, facsimile, and calculator. 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 whenever required or requested by management. Must be capable of local travel as driver and travel by commercial airlines, rental vehicles and public transportation and be able to lodge in public facilities. 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 moderate 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.

<b>Education</b>	A high school degree or GED is required.
<b>Additional Comments</b>	Apply online by visiting: <a href="https://www.radificu.org/careers/">https://www.radificu.org/careers/</a>
<b>Credit Union</b>	RadiFi Credit Union
<b>State</b>	Florida
<b>Contact Name</b>	Aimee Haga
<b>Email</b>	ahaga@radificu.org
<b>Phone</b>	904-475-8023
<b>Fax</b>	904-350-9356
<b>Expiration Date</b>	04/30/2023