

SUN EAST FEDERAL CREDIT UNION

POSITION DESCRIPTION

POSITION TITLE: Asset Recovery Representative

DEPARTMENT: Loan

REPORTS TO: Asset Recovery Manager

POSITION PURPOSE

Performs collection of assigned delinquent accounts by telephone, through the mail, and in person.

JOB SPECIFIC DUTIES

- Determines appropriate plan of action for each delinquent account, i.e., letter and telephone.
- Contacts members regarding delinquent accounts, including MasterCard and negative balances, and handles all follow-up work related to the member contact.
- Completes follow-up work for members who have not continued repayment schedule as agreed upon.
- Cross-sells members on all credit union products and services.
- Completes follow-up work of appropriate reports, i.e., off payroll report.
- Prepares accounts for potential charge off.
- Rewrites our regular loans and workouts on MasterCard as required.
- Conducts all member contact in compliance with the Fair Debt Collection Practice Act and accomplishes the job of collecting in a dignified manner.
- Performs other related duties as assigned.

SKILLS AND/OR QUALIFICATIONS

Computer skills; good communication skills; previous collection experience; familiarity with collection laws.