



JOB TITLE: Resolutions (Collections) Manager
DEPARTMENT: Resolutions (Collections) Department
POSITION REPORTS TO: VP of Finance
COMPENSATION: Minimum starting hourly wage: \$19.11
FLSA STATUS: Hourly, Non-Exempt
REVISION DATE: November 2018

TFCU is a positive, fun place to work where creative Team Members love working together, learning new things and leading by example. This is our 3L culture: *Loving, Learning, Leading!* We're serious about being awesome, but we don't want to take ourselves too seriously. If you think you are a good fit for our 3L culture, let's share a few more details about what you would do:

POSITION SUMMARY:

This is not your stereotypical Resolutions department- Most of our collectors are problem solvers at heart. They look for ways to partner with our members to help them solve financial difficulties by educating them and working with them.

The ideal candidate to lead this team is someone that is passionate about member service and team motivation. The Leader of the Resolutions team will deliver clear expectations and oversee operations of our collectors. Our Resolutions team handles: who perform collection of delinquent and defaulted mortgage loans, secured and unsecured consumer loans, overdrawn share accounts, bankruptcies, repossession, foreclosure and loss mitigation.

QUALIFICATION REQUIREMENTS:

To perform this job successfully, an individual must be able to perform each essential responsibilities or duties satisfactorily. The requirements listed below are representative of the knowledge, skill, and/or ability required. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

RESPONSIBILITIES AND BASIC DUTIES:

Essential Responsibilities, % of Time Spent for the Resolutions Manager.

Leadership Expectations- 50%

- Clearly communicate the Credit Unions overall mission, culture and goals to the team.
- Cascade information (like a waterfall). Provide open and transparent communication within your department and other departments as needed. Encourage team members to “sweep their own doorstep” by boosting their development and working together to set goals.
- Be excited to recognize team members who positively reflect the Credit Union core values.
- Be their champion- Check-in with the team to provide honest timely ongoing feedback.

- Be the role model- the team follows your lead in professionalism, communication, and how you reflect flexibility to meet the team and overall Credit Union goals.
- Be adaptable and able to think on your feet. When faced with new challenges, or tough conversations, failure simply isn't an option.
- Be Awesome!

Collection Leadership- 50%

- Improve and review new methods and procedures to make daily operations for the team more efficient.
- Work with the team to ensure compliance with state and federal government rules and regulations.
- Harmonize the day-to-day operations of the Resolution department's activities; including collections, bankruptcies, foreclosures, repossessions, etc. to ensure internal and external service levels, production standards, and acceptable delinquency/loss levels are achieved.
- Develop specific collector goals, such as outbound call volume, delinquency ratio, accounts worked, and recommended final course of action.
- Address and resolve escalated internal and external member issues/disputes in a timely and accurate manner to achieve maximum satisfaction levels.
- Manages the maintenance, repair, security and disposal of properties obtained through foreclosure.
- Authorize legal proceedings. Review default notices, surrender notices, bankruptcy procedures, foreclosure notices, etc. for accuracy and completeness. Represent the credit union in court proceedings when necessary.
- Manage vendor relationships and service level agreements
- Review all accounts that are to be written off as uncollectible.
- Prepare and analyze reports for senior management and/or the Board.
- Provide feedback to management concerning possible risks, trends, and areas for improvement.
- Supervise the budget for the department that is consistent with the overall strategic plan and budget of the credit union.
- Ability to follow applicable federal, state, and local laws and regulations that regulate the collection industry; including but not limited to BSA/AML, CPI, OFAC, FD CPA, SCRA, TCPA, RESPA, FCRA, and CFPB.

POSITION QUALIFICATIONS:

Requirements:

- Minimum of 5 years collection experience or relevant equivalent.
- Demonstrated leadership experience.
- High school diploma or GED equivalent.
- Ability to be bonded.

Desired:

- Bachelor's Degree in Business Administration, Finance, or related field.
- Thorough understanding of the Collateral Protection Insurance, credit reporting, collection, repossession, bankruptcy, foreclosure, legal, and charge-off processes.
- Understanding of loan contracts including APR, amortization schedules, and simple interest calculations.
- Two years of experience in Credit Union Operations.

PHYSICAL DEMANDS:

- Indoor work environment. Working conditions include attendance at meetings held before and after regular business hours.
- Perform the following with or without reasonable accommodation: stand, sit, kneel, reach, light work lifting-carrying, and/or pushing 25 lbs.
- Travel to other branches for training or staffing is required.
- Approximately 90% of this positions duties require the use of a computer.
- Ability to maintain regular, punctual attendance consistent with the ADA, FMLA and other federal, state and local standards.
- The mental characteristics necessary to competently perform this job include continuously use resourcefulness, problem-solving, judgment, and reasoning in performing the duties required.

POSITION CONTENT:

This job description is not intended to be and should not be construed as an all inclusive list of all the responsibilities, skills, or working conditions associated with the position. While it is intended to accurately reflect the position activities and requirements, management reserves the right to modify, add, or remove duties and assign other duties as necessary.

SIGNATURE:

This job description has been approved by all levels of management:

People and Culture _____

Employee signature below constitutes employee's understanding of the requirements, essential functions and duties of the position.

Employee _____ Date _____

Tucoemas Federal Credit Union does not discriminate against any applicant or employee because of race, religion, age, gender, national origin, marital status, disability, sexual orientation, or any other classification unrelated to the candidate's ability to perform essential job functions.