

EXTRA Credit Union
Structured Compensation - Job Description
Payment Reminder Representative

Data Year: 2019

Prepared On: 12/21/2018

Department:	Loss Prevention	Grade:	5
Reports To:	Payment Solutions Manager	Classification:	Non-Exempt
Supervises Direct:	0	Supervises Indirect:	0
Approved By:	KK/LOH	Effective Date:	12/01/2018
		Revised Date:	12/21/2018

Role:

To collect on early stage delinquent loans (5-15) days. Minimize credit union losses by controlling loan delinquency through communications, investigations, negotiations, and collection with members. Work to recover and/or prevent losses in other risk services.

Essential Functions & Responsibilities:

- N 45% Contact delinquent accounts by phone, email, mail and in person. Take appropriate action to bring account current. Monitor assigned collection queues, update notes, and research accounts as required.
- N 15% Update, respond, and follow up on internal and external communication from members and other departments in the Credit Union.
- N 10% Recommend any high risk or questionable accounts to a Sr. Payment Solutions Representative or the Department Manager.
- N 10% Recommend cancellation of risk services (ATM, Visa Debit and Credit cards, lines of credit, check cashing, etc.) when appropriate.
- N 10% Contact members with negative accounts and determine the underlying cause. Request/negotiate immediate payment plans in the best interests of Extra Credit Union, considering balance and the member's ability and intent to repay.
- N 5% Maintains accurate files and reports on all collection activity.
- N 5% Perform other job related duties as assigned.

Performance Measurements:

1. Provide prompt, accurate, courteous, friendly, timely and professional service to all members and co-workers. Present a professional, positive image of the credit union to members and potential members.
2. Adhere to credit union sales and service standards.
3. Pass the Product and Service Knowledge Assessment Test on an annual basis.
4. Ensure that collection activity is both within credit union policy and all relevant regulations.
5. Reduce the amount of delinquent dollars on a monthly basis through collection efforts.
6. Comply with all Bank Secrecy and OFAC requirements as outlined in Extra Credit Union's policies and procedures.

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7. Responsible for proper internal controls, confidentiality of member information and adherence to all credit union policies.

Knowledge and Skills:

- Experience Up to six months of similar or related experience.
- Education A high school education or GED.
- Interpersonal Skills Courtesy, tact, problem-solving, multi-tasking and listening are essential elements of the job. Work involves personal contact with others inside and/or outside the organization, generally regarding routine matters for purposes of giving or obtaining information which may require some discussion.
- Other Skills Superior communications skills required to interact with members and peers by phone, mail and email.
- Physical Requirements This job requires using hands and fingers to keyboard for data entry into a computer, which may include repetitive motions. Ordinary visual acuity is needed to prepare and revise documents. Average hearing ability is necessary to receive detailed information verbally. This job is mainly sedentary and may require the candidate to exert up to 20 lbs. of force occasionally.
- Work Environment No hazardous or significantly unpleasant conditions exist, such as in a typical office.

This Job Description is not a complete statement of all duties and responsibilities comprising the position.

Printed Employee Name

Date

Employee Signature