**PSE CREDIT UNION, INC.**

**JOB DESCRIPTION**

**Job Title: Collector**

**Reports to: Vice President of Operations**

**Description:**

The Collector is charged with fulfilling all activities relative to delinquency control, loss prevention, and the recommendation of charge offs on a monthly basis in accordance with policy.

This position requires an understanding of all regulatory and compliance matters pertaining to the collection of consumer loans.

**Responsibilities:**

* Responsible for all communications related to the collection of delinquent loans and/or negative share accounts.
* Responsible for the processing of all direct and agency loan payments.
* Responsible for the approval of all credit counseling applications.
* Responsible for the recommendation of accounts for repossession and/or legal action.
* Responsible for the collection of the delinquent Visa portfolio.
* Ensures that all Metro 2 and E-Oscar maintenance is completed on a timely basis.
* Consults with credit union’s legal counsel regarding bankruptcies and all legal matters.
* Tracks and provides collection statistics to Accounting Department as required.
* Responsible for meeting standard of 75-90 calls per day.
* Performs all other duties as required.

**Qualifications:**

* High School graduate.
* Minimum of 1 year of collections experience required.
* Possess excellent communication skills both verbally and written.
* Possess thorough knowledge of regulations applicable to essential responsibilities.
* Ability to motivate and influence others.
* Ability to perform analytical interpretation, evaluation and/or constructive thinking of problems that may require analysis of a wide variety of data; weighing the desirability or probability of possible outcomes. Problems may involve thinking out several steps into the future.
* Possess strong knowledge of how to use a personal computer and MS office products.
* Ability to make decisions without previous precedent to draw upon.