



## JOB INFORMATION

<i>Job Code:</i>	115029
<i>Job Title:</i>	Credit Union Collector
<i>FLSA Status:</i>	Non-Exempt
<i>Supervisory:</i>	May oversee student, temporary and/or resource workers.
<i>Job Family:</i>	Credit Union
<i>Job Family Group:</i>	Accounting, Finance and Banking
<i>Management Level:</i>	7 Individual Contributor

## JOB SUMMARY

Collects delinquent consumer loans and other loan portfolios such as student loans, commercial loans and real estate loans.

## JOB QUALIFICATIONS:

### Education

<i>Req</i>	<i>Pref</i>	<i>Degree</i>	<i>Field of Study</i>
X		High school or equivalent	
	X	Related undergraduate study	

### Additional Education

*Check here if experience may substitute for some of the above education.*

Combined experience/education as substitute for minimum education

### Work Experience

<i>Req</i>	<i>Pref</i>	<i>Work Experience</i>	<i>Experience Level</i>
X		1 year	
	X	2 years	

### Additional Work Experience

*Check here if education may substitute for some of the above work experience.*

Combined experience/education as substitute for minimum work experience

### Knowledge, Skills and Abilities

<i>Req</i>	<i>Pref</i>	<i>Functional Skills</i>
X		Previous related experience in a banking/financial, credit union or collection agency setting handling consumer loans. Knowledge of credit and collection terminology and functions. Ability to communicate orally and in writing with members.

### Other Job Factors

## JOB ACCOUNTABILITIES

	<i>% Time</i>	<i>Essential</i>	<i>Marginal</i>	<i>N/A</i>
Collects delinquent consumer loans and other loan portfolios such as student loans, commercial loans, real estate loans and credit cards.				
Contacts debtors with delinquent account(s) by telephone or in writing and records the results. Initiates skip tracing efforts on debtors through credit reporting agencies and/or through proprietary software. Reviews delinquent loans and conducts internal investigation for potential issues prior to contacting debtor.				
Responds to incoming inquiries or requests by telephone and/or electronic mail from other Credit Union branches and Credit Union members.				
Reviews and coordinates potential repossessions in collaboration with Sr. Collector and prepares notices to debtor such as Notice of Default and Deficiency Balance Notices.				
Provides counseling on repayment options including payment arrangement and/or loan workout/loan modification. Collaborates with Sr. Collector if loan workout/loan modification and/or deferment deemed necessary. Follows up and monitors payment arrangement once it has been established.				
Recommends uncollectable accounts for review, charge-off and legal action.				
Assists with ordering field calls, follows up on impound notices and provides assistance to members in regards to add-on insurance issues.				
Recommends credit cards and line of credits for revocation and processes holds on shares.				

## Other Requirements

<i>Essential:</i>	<i>Emergency Response/Recovery</i>	<i>Essential:</i>	<i>Mandated Reporter</i>
	In the event of an emergency, the employee holding this position is required to “report to duty” in accordance with the university’s Emergency Operations Plan and/or the employee’s department’s emergency response and/or recovery plans. Familiarity with those plans and regular training to implement those plans is required. During or immediately following an emergency, the employee will be notified to assist in the emergency response efforts, and mobilize other staff members if needed.		A mandated reporter who in his or her professional capacity has knowledge of, or reasonably suspects a person who is under the age of 18 years, elderly, or a dependent adult has been the victim of abuse or neglect must report the suspected incident. The reporter must contact a designated agency immediately or as soon as practically possible by telephone or in writing within 36 hours. By virtue of the associated job duties, this position qualifies as a mandated reporter as required by state law and USC’s policy at: <a href="https://policy.usc.edu/mandated-reporters/">https://policy.usc.edu/mandated-reporters/</a>
<i>Campus Security Authority (CSA)</i>			<i>Essential:</i>
By virtue of the associated job duties, this position qualifies as a Campus Security Authority as required by law and USC’s policy at: <a href="https://dps.usc.edu/alerts/clery/">https://dps.usc.edu/alerts/clery/</a>			No

## ACKNOWLEDGMENTS

The above statements reflect the essential and non-essential functions as necessary to describe the principle contents of the job. They are not intended to be a complete statement of all work requirements or duties that may be required of the position. I understand that I may be asked to perform other duties as assigned. USC reserves the right to add or change duties at any time.

The University of Southern California is an Equal Opportunity Employer. USC prohibits discrimination on any basis protected under federal, state, or local law, regulation, or ordinance or university policies. All employment decisions are based on individual qualifications and business need.

I acknowledge receipt of this job description and its associated physical requirements. I have read and understand the job description and job requirements and agree to abide by their contents. I realize that duties may be requested of me that are not specifically stated herein. I understand that I will be expected to adjust to potential fluctuations in work volume. I understand that, if I have any questions about the essential functions or expectations of my position, my supervisor and/or HR partner are available to discuss them with me.

\_\_\_\_\_  
Print Employee Name

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

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Print Manager Name

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Signature

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Date

This job description describes the general nature and level of work required by the position. It is not intended to be an all-inclusive list of qualifications, skills, duties, responsibilities or working conditions of the job. The job description is subject to change with or without notice, and Management reserves the right to add, modify or remove any qualification or duty. Nothing in this job description changes the existing at-will employment relationship between the university and the employee occupying the position.