



## JOB INFORMATION

<i>Job Code:</i>	115030
<i>Job Title:</i>	Senior Credit Union Collector
<i>FLSA Status:</i>	Non-Exempt
<i>Supervisory:</i>	Leads one or more employees performing similar work.
<i>Job Family:</i>	Credit Union
<i>Job Family Group:</i>	Accounting, Finance and Banking
<i>Management Level:</i>	7 Individual Contributor

## JOB SUMMARY

Provides leadership, guidance and direction to other collection staff within work unit. 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		Related undergraduate study	
	X	Bachelor's degree	

### Additional Education

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

<input type="checkbox"/>	Combined experience/education as substitute for minimum education
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### Work Experience

<i>Req</i>	<i>Pref</i>	<i>Work Experience</i>	<i>Experience Level</i>
X		5 years	

### Additional Work Experience

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

<input type="checkbox"/>	Combined experience/education as substitute for minimum work experience
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### 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 with some supervisory responsibility.
X		Knowledge of credit and collection terminology and functions.
X		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>
Serves as a lead to other collection staff and student workers providing work guidance and direction. Schedules, assigns and prioritizes workloads. Sets appropriate deadlines. Monitors collection staff performance and ensures timely completion of unit's work. Trains staff, as needed.				
Collects delinquent consumer loans and other loan portfolios such as student loans, commercial loans and real estate loans.				
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.				
Reviews, evaluates and approves potential repossessions after requirements have been met, including sending notices to debtor, ordering titles, and processing claims.				
Provides counseling on repayment options including payment arrangement and/or loan workout/loan modification. Processes loan workout/loan modification and/or deferment requests, as needed. Follows up and monitors payment arrangement once it has been established.				
Prepares financial adjustments, including CPI add-ons, refunds, corrections and payments for Department of Motor Vehicle (DMV) Clerk. Maintains financial records, as assigned.				
Processes credit reporting disputes and makes corrections as applicable.				
Responds to escalated inquiries by telephone and/or electronic mail from other Credit Union members and branches. Reviews and evaluates members' issues and suggests appropriate solutions.				
Recommends to management uncollectible accounts for review, charge-off and/or legal action.				
Arranges and coordinates field calls, collection agency assignments and legal referrals.				
Recommends credit cards and line of credits for revocation and processes holds on shares.				
Handles management of consumer loan files in the absence of senior management.				
Processes insurance claims such as credit life/disability, collateral, skip, lien holder and GAP. Files proofs of claims and reaffirmations in bankruptcy cases.				

## 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

\_\_\_\_\_  
Print Manager Name

\_\_\_\_\_  
Signature

\_\_\_\_\_  
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.