



Denver Municipal Federal Credit Union

Job Description: **2020**
Collection Officer

Date: April 1995

Reports to: Vice President of Lending

Objective: To coordinate, and initiate as directed, collection activity. To maintain delinquency control in a professional manner using collection techniques for the most expedient results while maintaining the good will of the member.

Essential Responsibilities:

1. Collects all past due accounts and monitors accounts until current with the loan repayment schedule.
2. Processes all insurance and death claims with CUNA Mutual Insurance Society, including: death claims, disability claims, or fraud/theft claims. Conduct follow-ups, as scheduled or directed.
3. Attends court hearings related to all collection matters, including bankruptcy meetings and creditors.
4. Provides senior management with current and on-going information regarding the collection portfolio.
5. Interacts with other staff members in such a manner as to provide valuable information or assistance in making appropriate judgments relating to member loans.
6. Locates, through skip tracing, the members that have relocated.
7. Accelerates collection efforts when necessary, and coordinates foreclosures, repossessions, replevins, and other legal matters related to the credit union.
8. Directs the day-to-day cooperation of legal representatives of the credit union relating to suits and foreclosures, and other related managerial and legal concerns.
9. Recommends charging accounts to the allowance for loan loss, as directed. Continues collection efforts, as scheduled or directed.

10. Responds to members concerns regarding service of the credit union and loan extension requests.
11. Files Police reports and other legal reports as necessary for the recovery of lost funds.
12. Trains, cross-trains and provides technical direction and guidance to Loan Service Representatives, Member Service Representatives and other staff members as required or requested.
13. Performs other related duties, including special projects, as required or requested.

Qualifications:

Education/Experience: Education equivalent to graduation from High School. Two (2) or more years of recent and related work experience with a demonstrated knowledge of loan policies and procedures, credit union policy, credit granting criteria, interest rates and how they are computed, and the documentation required for each type of loan. Demonstrated experience conducting credit research and related interviews. Must be able to work flexible hours. Must be bondable.

Performance: Demonstrated experience performing in compliance with established human resource and departmental policies regarding: attendance (absences, tardiness, sick leave and vacation use, and other scheduled or unscheduled absences); dress code; customer/member services; safety; security, disaster and other policies procedures and practices. Demonstrated effective and diplomatic oral and written communication skills. Performance is limited to the scope of essential duties and responsibilities.

Physical/Environmental Characteristics: Essential duties are performed in a general office work environment and regularly require sitting at a work station/desk while completing paperwork or using computers, calculators, copiers, fax machines and other business office machines and equipment. Essential duties may also involve: occasional kneeling, squatting, bending, walking, crouching, stooping and lifting up to 30 pounds to stack, store supplies or various office equipment, as directed. **Compliance to security and safety procedures, including use of Personal Protective Equipment (PPE), is required.**