

**SCENIC COMMUNITY CREDIT UNION  
JOB DESCRIPTION  
COLLECTIONS SUPPORT SPECIALIST**

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**Job Details:**

Full-time

Salary – non-exempt (Hourly Pay Rate)

**Reports To:**

Collections Manager

**Purpose:**

This position exists to serve the members of Scenic Community Credit Union and is responsible for the administrative support of the Lending Department.

**Job Tasks Include:**

- 1) Responsible for the timely perfecting of all vehicle titles and UCC Financing Statements, ensures timely lien releases and updates status of liens via daily reports.
- 2) Responsible for assisting Members and Credit Union Staff with vehicle lien status, inquiries, placements, and releases.
- 3) Act as liaison between the Credit Union and dealerships, state and local government agencies, internal departments, and Members to solve problems that arise, striving for a mutually receptive outcome.
- 4) Reconcile general ledger accounts associated with job duties.
- 5) Receive collateral insurance notices and posts information to the applicable system. Follow-up on insurance renewals, cancelations, and missing insurance by necessary means to verify active coverage.
- 6) Assist the Collections Manager make first contact on loans that have first payment defaults and other loan accounts in default as directed
- 7) Assist members with access, setup, and initiation of online and electronic loan payment systems.
- 8) Maintain management reports including closed loans, title deficiencies, missed and reversed automatic payments, and any other reports as called for by Management.
- 9) Handle miscellaneous phone inquiries pertaining to vehicle titles, insurance, repossessions, , and loan payoffs.

- 10) Ensure the posting of funds (checks) received from a bankruptcy trustee, law firms, members, and others to appropriate account(s).
- 11) Participates community events as requested and promotes SCCU to the membership and the community.

Position includes the duties previously stated and all duties and responsibilities assigned by management that may be deemed necessary in the promotion and continuance of the Credit Union and are job related.

### **Education/Certification**

- High School Diploma or equivalent required.

### **Required Knowledge**

- Minimum of one year of working with Symitar system.
- Proficient in Microsoft Office Products including Excel and Word software.

### **Experience Required**

- Minimum of one year of banking experience with two years preferred.

### **Skills/Abilities**

- Professional verbal and written communication skills.
- Good organizational, problem-solving, and prioritizing skills.
- Analytical and critical thinking skills enough to make decisions regarding daily work that can be complex in nature.
- Ability to solve problems using root cause analysis and data to support key decisions.
- Strong sense of customer service.
- Ability to operate related computer applications, and other business equipment including calculator, adding machine, printer, scanner, and telephone.
- Maintain and promote confidentiality of members, employees and SCCU information.

### **Physical Activities and Requirements of this Position**

- Talking: One must frequently convey detailed or important instructions or ideas accurately and quickly. One must be able to conduct training in a one-on-one situation and in group settings.
- Repetitive Motions: Movements frequently and regularly require using the wrists, hands, and/or fingers.
- Finger Dexterity: Primarily using just the fingers to make small movements such as typing, picking up small objects, or pinching fingers together.
- Physical Strength: Lifts or exerts up to 20 lbs. occasionally and/or up to 10 lbs. frequently.

### **Working Conditions**

- No hazardous or significantly unpleasant conditions (such as in a typical office).

### **Mental Activities and Requirements of this Position**

- Reasoning Ability: Ability to deal with a variety of variables under only limited standardization. Able to interpret various instructions.
- Mathematics Ability: Ability to perform basic math skills, use decimals to compute ratios and percentages, and to draw and interpret graphs.

### **Intent and Function of Job Descriptions**

This job description is intended as a summary of the major duties and responsibilities as well as qualifications for this position. The job description is not intended as inclusive of all duties an individual in this position might be asked to perform or of all qualifications that may be required either now or in the future.

In accordance with the Americans with Disabilities Act, it is possible that requirements may be modified to reasonably accommodate disabled individuals. However, no accommodations will be made which may pose serious health or safety risks to the employee or others or which impose undue hardships on the Credit Union.

Job descriptions are not intended as and do not create employment contracts. The Credit Union maintains its status as an at-will employer. Employees can be terminated for any reason not prohibited by law.

Opportunities within SCCU have the potential to develop into satisfying career choices that enable you to learn and grow. If you are considered for an offer of employment at SCCU, you must successfully complete a pre-employment screen that may include:

- Verification of education, employment and other pertinent data included on your employment application, and eligibility to work in United States.
- Criminal background check and drug screening.
- Pre-employment credit check required.

***Pre-employment screening helps SCCU provide a safe environment for our members and employees, minimize risk, and ensure federal compliance.***