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## POSITION DESCRIPTION

**POSITION TITLE:** Assistant Collections Manager

**DEPARTMENT:** Operations

**CLASSIFICATION:** Exempt

**APPROVED BY:** COO

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### REPORTING RELATIONSHIPS

**POSITION REPORTS TO:** COLLECTIONS MANAGER

**POSITIONS SUPERVISED:** COLLECTIONS PERSONNEL

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### POSITION PURPOSE

Assists with management, leadership, and oversight of the Credit Union's asset recovery. Assists with administration of collection operations. Ensures established policies and procedures are followed. Ensures customers are promptly and professionally served. Helps train, direct, and supervise collections staff. Works to ensure Credit Union maximizes recovery opportunities. Assists in preparation of departmental reports and provides management analytics on portfolio performance. Helps ensure all processes and written/verbal communication comply with laws and regulations and collections staff operate within the confines of the Federal Fair Debt Collection Practices Act. May monitor calls and collection activity to identify areas of improvement. Negotiates payment arrangements and follows up to ensure payments are made. Proposes financial settlements to Collection Manager and works through legal processes. May work with outside Collection Agencies and performs other duties as assigned.

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### ESSENTIAL FUNCTIONS AND BASIC DUTIES

1. **Assists with supervision of collection operations.**
  - a. Ensures operations are conducted in accordance with established Company policies, legal and regulatory requirements, and audit standards. Looks for ways to improve effectiveness.
  - b. Ensures all written/verbal communication complies with polices and outlined frequency of contact.
  - c. Ensures collectors on staff operate within the confines of the FDCPA. Provides assistance to collections personnel as needed.
  - d. May monitor call reports to ensure collectors are making enough phone contact daily.

- e. Helps train new employees and may hold training reviews for established employees.
  - f. Helps Collections Manager with quality control standards and maintaining them over time.
  - g. Assists in completion of required reports and records to ensure that collection functions are properly documented.
  - h. Works with attorneys, repo agencies, court systems, insurance agencies, etc related to collection activity.
2. **Assists in establishing and maintaining effective coordination and working relations with collections personnel.**
- a. Provides assistance, direction, and supervision of collections personnel.
  - b. Helps coordinate regular meetings with employees to inform, train, and coach. Reviews and monitors the work of personnel and helps coordinates weekly activity.
  - c. Assists in orientation of new employees. May lead staff training sessions and helps ensure personnel are well trained in all phases of their respective jobs. Performs cross training as necessary.
  - d. Provides data to Collections Manager for performance appraisals.
3. **Assumes responsibility for establishing and maintaining effective, professional business relations with customers.**
- a. Ensures requests and questions are promptly and courteously resolved. Answers or refers questions as appropriate. Handles complaints or difficult calls and resolves member issues.
  - b. Negotiates payment arrangements and follows up to make sure payments are made. Assists the Collections Manager with financial settlements.
  - c. Ensures SW66's professional reputation is maintained.
4. **Assumes responsibility for related duties as required or assigned.**
- a. Helps ensure collection operations are well coordinated with other departments.
  - b. Looks for cost-savings measures.
  - c. Makes recommendations for improvement in collection operations and productivity to meet established goals.
  - d. Helps ensure adequate supplies, forms, and equipment available for personnel.
  - e. Provides information to Collection Manager on collection activities, progress toward established goals/objectives, and of any significant issues.
  - f. Works collection lists, makes calls, secures payment or promise to payment, negotiates payment arrangements.
  - g. Works queues for collection agents in their absence.
  - h. Other duties as assigned.

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## PERFORMANCE MEASUREMENTS

1. Collection operations are efficiently and effectively delivered in accordance with established SW66 policies and standards.
2. Maximize the collection and/or recovery of credit union assets from delinquent and charge-off accounts.
3. Collection goals and metrics met or exceeded.
4. Understand, interpret, explain and apply local, state and federal policy, laws and regulations applicable to area of responsibility.
5. Collections activities well coordinated. Good working relations exist with collections personnel. Assistance is provided as needed.
6. Required reports and records are accurate and timely.
7. Collections Manager is appropriately informed of area activities and of any significant problems. Department expenses and profitability are in line with Company standards.
8. Maintain sensitive and confidential information. Exercise tact and diplomacy in dealing with highly sensitive, complex, and confidential issues and situations.

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## QUALIFICATIONS

**EDUCATION/CERTIFICATION:** High school graduate or equivalent. College degree preferred.

**REQUIRED KNOWLEDGE:** Thorough knowledge of SW66 products, services, and policies.  
Understanding of Fair Debt Collection practices.  
Some knowledge of bankruptcy law.  
Knowledge of all rules and laws related to securing and disposing of collateral.

**EXPERIENCE REQUIRED:** **Two to three years** of related operations experience required with a minimum of two years supervisory experience.

**SKILLS/ABILITIES:** Strong interpersonal and communication skills.  
Well organized.  
Able to operate related computer applications and basic business equipment.  
High level of trust and diplomacy.  
Good supervisory abilities.  
Intermediate level of Microsoft Windows, Word, Outlook, and Excel.  
Good analytical skills.

## PHYSICAL ACTIVITIES AND REQUIREMENTS OF THIS POSITION

<b>REPETITIVE MOTION:</b>	Movements frequently and regularly required using the wrists, hands, and/or fingers.
<b>TALKING:</b>	Especially where one must frequently convey detailed or important instructions or ideas accurately, loudly, or quickly.
<b>AVERAGE VISUAL ABILITIES:</b>	Average, ordinary, visual acuity necessary to prepare or inspect documents or products, or operate machinery.
<b>AVERAGE HEARING:</b>	Able to hear average or normal conversations and receive ordinary information.
<b>PHYSICAL STRENGTH:</b>	Sedentary work; sitting most of the time. Exerts up to 10 lbs. of force occasionally. (Almost all office jobs.)

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## WORKING CONDITIONS

<b>NONE:</b>	No hazardous or significantly unpleasant conditions (such as in a <u>typical</u> office).
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## MENTAL ACTIVITIES AND REQUIREMENTS OF THIS POSITION

<b>REASONING ABILITY:</b>	Ability to apply logical or scientific thinking to define problems, collect data, establish facts, and draw conclusions. Able to interpret a variety of technical instructions and can deal with multiple variables.
<b>MATHEMATICS ABILITY:</b>	Ability to compute discount, interest, profit, and loss; commission markup and selling price; and ratio, proportion, and percentage. Able to perform very simple algebra.
<b>LANGUAGE ABILITY:</b>	Ability to read periodicals, journals, manuals, dictionaries, thesauruses, and encyclopedias. Ability to prepare business letters, proposals, summaries, and reports using prescribed format and conforming to all rules of punctuation, grammar, diction, and style. Ability to conduct training, communicate at panel discussions, and make professional presentations.

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## INTENT AND FUNCTION OF JOB DESCRIPTIONS

*Job descriptions assist organizations in ensuring that the hiring process is fairly administered and that qualified employees are selected. They are also essential to an effective appraisal system and related promotion, transfer, layoff, and termination decisions. Well constructed job descriptions are an integral part of any effective compensation system.*

*All descriptions have been reviewed to ensure that only essential functions and basic duties have been included. Peripheral tasks, only incidentally related to each position, have been excluded. Requirements, skills, and abilities included have been determined to be the minimal standards required to successfully perform the positions. In no instance, however, should the duties, responsibilities, and requirements delineated be interpreted as all-inclusive. Additional functions and requirements may be assigned by supervisors as deemed appropriate.*

*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 organization.*

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