

Collector Position

July 15, 2009

Collector:

This position reports to the VP Loan Administration and the Collections Manager. The collector is responsible for the efficient and effective handling of delinquent accounts. This position is responsible for meeting delinquent and loss rate goals as set by management and is charged with protecting Jim Click and Holmes Tuttle Automotive Team from loss through the prompt and efficient collection procedures.

Qualifications: Must have knowledge of laws and state regulations pertaining to the collection of delinquent loans. Minimum of 2-5 years related experience. Must be able to communicate clearly and effectively both in person and over the telephone (talk, hear/listen). Work with minimal supervision to resolve problems.

TASKS TO BE PERFORMED:

1. Meet delinquency and loss rates set by management.
2. Review first time delinquents for loan maintenance
3. Contact delinquent customers and guarantors by telephone, letter or personal visit to determine the reason for delinquency. Contact and follow-up must be consistently maintained.
4. Establish a commitment towards paying the debt and update current member information at each contact.
5. Ensure that guarantors and co-applicants are properly notified early in the delinquency and that payment is requested in the event of a default by the primary member.
6. Review loan documents for collateral, guarantors, additional assets and employment.
7. Locate customer through skip tracing methods, internet research, references and employment.
8. Maintain accounts with proper warning restrictions and memos.
9. Review and recommend repossession, ensure that prompt action is taken.
10. Ensure all collection action is halted upon receipt of bankruptcy filings. Monitor account for dismissal, reaffirmation to resume collection, or lift of stay to resume collections, or life of stay to resume repossession.
11. Perform other duties as assigned.

Equal Opportunity Employer
M/F/D/V