Accounts Control Officer

SUMMARY

An Accounts Control Specialist is responsible for monitoring and processing all account relationships that posed any potential for loss to the credit union.

Under the direction of the Director of Lending, an Accounts Control Specialist is responsible for the following duties:

JOB RESPONSIBILITIES

1. Apply the credit union's strategy, policy and procedure with regards to delinquent or non-performing member accounts and/or loans.

2. Maintain tracking for all qualifying loans in delinquent status. Follow-up with members regarding agreements to bring accounts to a current status.

3. Initiate repossession, judgment and foreclosure proceedings when deemed necessary. Maintain relationships with vendors to facilitate the most advantageous outcome for the credit union.

4. Prepare loans for Charge-off when it has been determined that the loan is non-performng.

5. Performs regular reviews of delinquent accounts/loans and sets strategies for reducing and/or resolving non-payment issues.

6. Submit requested and required reports to senior management in a timely manner.

7. Utilizes credit and skip-tracing tools to determine members location and/or ability to repay.

8. Negotiates settlements of accounts within the authority of predefined limits and executes settlements as determined by management when necessary.

OTHER JOB FUNCTIONS

1. Perform additional duties as may be assigned.

2. Maintain a professional appearance in addition to good housekeeping practices within the working area.

3. Maintain a comprehensive knowledge of Credit Union products, services, policies and procedures to ensure information is accurately disseminated to the membership.

4. Maintain effective communication with all Credit Union employees (internal customers) to ensure coordination and exchange of information for accomplishing Credit Union goals.

5. For the purpose of attaining Credit Union goals, it is the responsibility of each employee to strive for continuous quality improvement of processes and quality of service to internal and external customers.

SKILL REQUIREMENTS

1. Excellent organizational skills, with the ability to handle multiple tasks by prioritizing job responsibilities.
2. Ability to maintain a high level of confidentiality.
3. Ability to process account transactions accurately and efficiently.
4. Excellent oral and written skills to effectively communicate in the English language.
5. Good interpersonal skills to ensure member/dealer concerns are handled in a professional manner.
6. Ability to present a professional image with management, staff, members and business partners.
7. Ability to work independently and as a team member, while using discretion in decision making and sound judgment in problem solving.
8. Proficient PC skills, with the ability to learn new software.
9. Ability to maintain flexibility and adaptability for departmental and Credit Union changes.

PHYSICAL REQUIREMENTS

1. Additional hours as necessary to accomplish objectives, goals, and projects.
2. Combined sitting, standing and moving throughout the workday to accomplish tasks.
3. Vision (or corrected) to normal range.
4. Sufficient manual dexterity to operate a variety of standard office equipment.
5. Ability to lift up to 25 pounds.

EDUCATION/EXPERIENCE REQUIREMENTS

1. High school diploma or equivalent.
2. Minimum 2 years experience in an area Accounts Control, preferably in a credit union environment.

SALARY RANGE DOE

To apply, please send your resume, cover letter, and three references to C1CUadmin@myc1cu.com. Please use “Accounts Control Officer” in the subject line.