

# Member Solutions Specialist

## Bronco Federal Credit Union

**POSITION:** Non-Exempt  
**JOB TITLE:** Member Solutions Specialist  
**DEPARTMENT:** Retail  
**SUPERVISOR:** Member Solutions Coordinator

### GENERAL JOB DESCRIPTION

Primary responsibility is the collection of past due share/share draft and loan accounts in a professional manner, protecting the Credit Union's assets while attempting to serve the members best interest whenever possible.

### MAJOR DUTIES AND RESPONSIBILITIES

- Monitors and collects delinquent member accounts using the Asset Management System and/or other appropriate tools for documentation and follow-up purposes.
- Contact members by phone/mail to determine the reason for delinquency/negative activity and assist member with a possible solution utilizing all the telephone number that we have.
- Respond to telephone calls regarding payment notices and delinquent/negative accounts.
- Submit monthly report to the Member Solutions Coordinator for approval, which includes overall delinquency figures and recommendations for charge-offs.
- Process payments directed to the department.
- Perform skip-tracing duties as required.
- Responsible for collection on all negative share/share draft accounts, which includes reporting such activity to ChexSystems or forwarding to a collection agency.
- Responsible for collection duties involved with Courtesy Pay.
- Prepare delinquent/negative accounts for legal action.
- Recommend short/long term solutions for delinquent loans, which may include liquidation, repossession, special payment arrangements, modification and work-out refinances.
- Repossessions; must ensure proper notifications are mailed to all parties pursuant to state law; must ensure all procedures are followed in regards to maintenance and care of units until disposal or redemption. Responsible for meeting with the member to allow redemption/retrieval of personal objects from the unit.
- Compliance with applicable statutes and regulations, including but not limited to BSA.
- Perform other duties as assigned.

### QUALIFICATIONS FOR THE JOB

To perform this job successfully, an individual must be able to perform each duty satisfactorily. The requirements listed below are representative of the knowledge, skill, and/or ability required. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

- Associate's degree from an accredited college/university or High School diploma (GED) or at least 1 year of collections experience.

- Experience with collection of past due accounts.
- Basic understanding of share/share draft accounts and loans.
- Excellent oral and written communication skills.
- Excellent math ability and attention to detail. Ability to accurately and efficiently process member transactions.
- Ability to help members through difficult financial situations.
- Credit union or other financial institution experience preferred.
- Skill and ability to meet people and actively listen.
- Ability to work well within a team in a fast-paced, rapidly evolving environment.
- Ability to deal with stressful situations and interruptions. Ability to be flexible. Ability to multi-task.
- High aptitude for learning.
- Ability to effectively establish rapport, present information, and respond to member questions as well as co-workers.
- Ability and willingness to explain and sell products and services.
- Ability to read, analyze, and interpret policies and procedures furnished in written, oral, or schedule form.
- Skill and ability to organize and prioritize work.
- Ability to calculate figures and amounts such as simple interest, percentages, pro-rata, and discounts.
- Ability to apply concepts of basic accounting.
- Ability to utilize standard office equipment including but not limited to: PC, fax, copier, telephone, postage machine, etc.
- Ability to accept minimal travel.
- Personal computer experience with Microsoft Word and Excel

## PHYSICAL REQUIREMENTS

The physical demands described here are representative of those that must be met by an employee to successfully perform the essential functions of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

- Regularly required to sit or stand for extended periods of time. Walk and stoop occasionally.
- Use hands and fingers. Reach with hands and arms
- Talk and hear.
- Lift or move up to 30 lbs. occasionally.
- Close vision and the ability to focus.

**Signature Approved By:** \_\_\_\_\_

**Date Approved:** \_\_\_\_\_

**Date Last Reviewed:** \_\_\_\_\_

**Last Reviewed By:** \_\_\_\_\_