

**KAUAI FCU
Job Description**

Job Title: Loan and Credit Recovery Specialist Grade	Effective Date: Sept 2022
FLSA Status: Non-Exempt	
Reports to: Lending Manager	
PURPOSE AND SCOPE	
<ul style="list-style-type: none"> • Independently handles the credit union’s delinquency control and collection activities. • Strives to find workable solutions to for members to meet their obligations and maintain their good standing with the credit union. • Exercises sound judgment and decision-making ability in difficult situations such as late payments, workout plans, recourse, repossessions, and charge-offs, keeping in mind the best interest of the member and the credit union. • Represents the credit union in a courteous and professional manner. 	
ESSENTIAL JOB FUNCTIONS	
1. Works within the credit union’s credit recovery and Financial Relief Program guidelines to ensure that members with delinquent loan payments are contacted timely and delinquencies are cured. Makes recommendations to appropriate personnel for loan modifications under the Financial Relief Program.	
2. Ensures that members with delinquent obligations are contacted timely via telephone, mail, or other means within the guidelines of the credit union’s policies and procedures.	
3. Counsels members who are having difficulty maintaining their obligations. Advises them of the available options.	
4. Originating consumer loans but not including HELOCS. Conducts loan interviews, provides basic counseling on management of financial affairs, and makes decisions on the approval, denial or counter offer of requests for credit. This also includes the ability to recommend appropriate financing options and countering the member’s request with an appropriate alternative.	
5. Ensure that loan applications are processed timely through effective management of an appointment calendar and application queues (including in-branch, online, and indirect)	
6. Must comply with applicable policies, laws and regulations, including but not limited to the Bank Secrecy Act, the USA PATRIOT Act, Office of Foreign Assets Control, and the Equal Credit Opportunity Act.	
7. Responds timely to credit disputes and resolves credit reporting discrepancies, as necessary.	
8. Recommends delinquent obligations for charge-off, as necessary. Continues collection activities to recover charged-off obligations.	
9. Follows proper guidelines for the accurate reporting of consumer data to the credit bureaus.	

10. Completes all required reporting to management related to delinquent loans, bankruptcies, charge-offs, and recoveries.	
11. Perform other work as assigned.	

SUPERVISION RECEIVED
<ul style="list-style-type: none"> • Works with minimal direct supervision from the Consumer Loan Manager • Receives guidance from the Credit Recovery Officer
MANAGEMENT/SUPERVISORY RESPONSIBILITIES
Directly Supervises: NONE

EDUCATION AND/OR EXPERIENCE
MINIMUM necessary education and experience needed to perform this job successfully.
<ul style="list-style-type: none"> • Two-year college courses and/or the equivalent of • Four years financial institution/Loan Services and customer service experience preferred <p>For Internal Promotions:</p> <ul style="list-style-type: none"> • Above average performance rating from the previous two annual performance evaluations, and • Financial institution related educational courses/seminars (e.g., HCUL, CUNA, FEAH, etc.) as recommended by management.
CERTIFICATES, LICENSES, REGISTRATIONS REQUIRED
NONE
KNOWLEDGE/SKILLS REQUIRED
Must be able to communicate (verbally and in writing) clearly in the English Language.
REASONING/DECISION-MAKING/PLANNING ABILITY
<ul style="list-style-type: none"> • Must be able to make good decisions dealing with members, employees, and the public in a timely manner. • Empowered to solve problems in a professional and timely manner.
CUSTOMER/MEMBER INTERFACE
Daily and direct, face-to-face contact with external or internal customers or members; may be followed up with correspondence, telephone, electronic messaging, etc.

PHYSICAL DEMANDS

Work Environment:

- “Moderate” noise level in an enclosed air-conditioned facility (e.g., office with computers, printers, work area with light traffic, telephones, etc.).
- Usually indoor work with occasional work outdoors.
- Must be able to lift, push, and pull a minimum of 25 lbs.
- Must be able to operate office equipment such as: computer, typewriter, fax, telephone, photocopier, and calculator.
- Position may require prolonged sitting, standing, and walking.

TRAVEL REQUIREMENTS

Some travel may be required to attend meeting/educational offerings by car or aircraft to various locations throughout the United States. The length of the travel varies by purpose.

ATTENDANCE REQUIREMENTS

Please note that scheduled attendance requirements may change due to business needs.

Scheduled days of work when the credit union is open:

Monday-Thursday: 7:30am-4:30am

Friday:8:00 am – 5:30pm

Must be able to work additional hours, weekends, and Holidays as needed. Hours may flex to involve some evening collection activities.