



# TOPCU

## *Collections Manager - Position Description*

### **POSITION SUMMARY**

Using leadership and knowledge of TOPCU's policies and procedures, the Collections Manager will be responsible for the oversight of the collections department to ensure goals are met or exceeded. The Collections Manager works closely with the Lending Manager as well as the Service Management Team to assure a quality loan portfolio is maintained. This position is tasked with building and maintaining a network of credit union contacts, to tap into best practices. Provide consistent, exceptional service to internal and external members.

Situations can move quickly from low stress to high stress and can require long and flexible hours. These work hours include weekends & holidays. This position meets the salary requirements stipulated by the DOL in regard to the FLSA Administrative exempt requirements.

### **ESSENTIAL FUNCTIONS**

- Monitor and supervise the collection of all past due debt obligations
- Lead departmental meetings as necessary to create consistency in employee knowledge and communication of business objectives
- Build and maintain teamwork and develop a collaborative communications environment
- Review and recommend action beyond routine collection procedures
- Continually seek opportunities to improve existing processes within department
- Provide timely, accurate and complete reports for:
  - Management
  - Board of Directors
  - Regulatory agencies
  - Legal claims
- Prepare and update Bankruptcy Filings
- Manage repossession activities and vehicle sales
- Approve requests for Loan Extensions/Modifications
- Make recommendations to VP of Lending on workout loans
- Manage Indirect Loan Dealer disputes
- Work closely with:
  - Collection agencies
  - Attorneys
  - Repossession vendors
- Provide leadership and management to direct reports and allocate resources to meet operational needs Establish goals for team members and provide team with tools to meet or exceed goals
- Identify training needs for department and ensure needs are met through various means
- Be the subject matter expert for departmental systems and processes
- Oversee departmental projects
- Manage:
  - Lending related insurance programs including Collateral Protection Insurance program
  - Investigation of fraud on credit union accounts
  - Levies, garnishments and other court actions
- Review and approve applicable departmental invoices and activity statements
- Develop, apply and evaluate policies and procedures for the department
- Maintain knowledge of all applicable state and federal regulations

- Mandatory compliance of all BSA/AML regulations, forms and procedures:
  - Maintain awareness of and report suspicious activity
  - Complete annual BSA training
  - Notify the Compliance Officer of any substantive discrepancies
- Perform other duties as assigned

## **REQUIRED KNOWLEDGE, SKILLS AND ABILITIES**

### **Knowledge of:**

- Our mission and values
- All applicable state and federal regulations
- TOPCU's policies and procedures
- Current online skip-tracing tools
- Current and proposed laws governing all chapters of Bankruptcy
- Arizona Laws governing financial transactions
- Fair Debt Collection Practices Act
- Microsoft (Word, Excel, Power Point), Windows and all programs/software applicable to department

### **Skills:**

- Conflict-management
- Verbal and written communications
- Analytical and mathematical
- Negotiation Capabilities
- Effective Listening
- Interpersonal relationship
- Business management
- Organization and Time management

### **Ability to:**

- Mentor and coach
- Work in a fast-paced, highly motivated atmosphere
- Confront difficult issues head on and find positive solutions
- Establish and maintain focus on long-term vision
- Challenge the process, peers and those with a higher level of authority
- Learn and utilize computer based operational systems applicable to department

## **MINIMUM EDUCATION, EXPERIENCE AND TRAINING**

- Bachelor's degree
- Five years of experience with collections in a financial environment
- Supervisory experience

### **OR**

- Ten years related experience; or
- Equivalent combination of education and experience

## **OTHER REQUIREMENTS:**

- Active driver's license
- Current state required automobile insurance

**PRE-EMPLOYMENT**

Pre-employment Credit Check: Yes  
 Pre-employment Bondability Check: Yes  
 Pre-employment Drug Testing Required: Yes  
 Pre-employment Background Required: Yes

<b>Reports to:</b>	VP of Lending and Collections	<b>FLSA:</b>	Salary - Exempt
<b>Location:</b>	Main Branch	<b>Status:</b>	Full-Time
<b>Reviewed:</b>	6/13/18 M Scarzello	<b>Created:</b>	8/12 (updated: 11/16)
<b>Supervises:</b>	Collection Department Staff		

Physical Activity	Definition	Never	Occasionally (activity or conditions exist 0-2.5 hrs/day)	Frequently (activity or conditions exist 2.5-5 hrs/day)	Constantly (activity or conditions exist 5.5+ hrs/day)
Repetitive Motion	Repeating movements of arms, hands, wrists, fingers				X
Talk	Express or exchange ideas verbally			X	
Hear	Perceive sound by ear			X	
See	Obtain impressions through the eye				X
Kneel	Bend legs at knee, come to rest on knees		X		
Crouch/Squat	Bend body down and forward, bending legs and spine		X		
Crawl	Move on hands, knees, and feet		X		
Climb	Ascend/descend ladders, stairs, ramps		X		
Sit	Sit				X
Stand	Stand			X	
Walk	Move about on foot; average distance per shift 3-5 miles			X	
Bend/Stoop	Bend downward and forward by bending spine at waist		X		
Lift	Raise or lower object > 10 lbs. from one level to another		X		
Lift	Raise or lower object > 25 lbs. from one level to another		X		
Carry	Transport an object		X		
Push	Press with steady force, thrust objects forward, downward, outward		X		
Pull	Drag or tug objects		X		
Turn/Twist	Move a body part in circular motion		X		
Balance	Exceeding ordinary body equilibrium	X			
Reach	Extend hands and arms in any direction		X		
Handle	Seize, hold, turn with hands		X		
Distinguish Color	Ability to distinguish color		X		
Fingering	Picking, pinching, typing, or otherwise with fingers rather than whole hand				X
Grasping	Applying pressure to an object with the fingers and palm			X	
Feeling	Perceiving attributes of objects, such as size, shape, temperature, or texture	X			
Mental / Cognitive Activity	Definition	Never	Occasionally (activity or conditions exist 0-2.5 hrs/day)	Frequently (activity or conditions exist 2.5-5 hrs/day)	Constantly (activity or conditions exist 5.5+ hrs/day)
Communication	Comprehend and use basic language, either written or spoken, to communicate information and ideas				X
	Comprehend and use technical or professional language, either written or spoken, to communicate complex ideas				X
Calculation	Perform numerical operations using basic counting, adding, subtracting, multiplying, or dividing				X
	Perform complex quantitative calculations or reasoning using algebra, geometry, statistics, or abstract symbols		X		

Problem Solving	Formulate and apply appropriate course of action for routine or familiar situations			X	
	Use logic to define problem, collect information, establish facts, draw valid conclusions, interpret information and deal with abstract variables for unique or unfamiliar situations			X	
Environmental Conditions	Definition	Never	Occasionally (activity or conditions exist 0-2.5 hrs/day)	Frequently (activity or conditions exist 2.5-5 hrs/day)	Constantly (activity or conditions exist 5+ hrs/day)
Weather And Temperature	Protection from weather conditions but not necessarily from temperature changes				X
	Subject to outside environmental conditions – no effective protection from weather		X		
	Activities occur inside and outside		X		
	Subject to extreme cold (typically below 32°)	X			
Atmospheric Conditions	Subject to extreme heat (typically above 100°)	X			
	One or more of the following conditions that affect the respiratory system of the skin: fumes, odors, dusts, mists, gases, or poor ventilation		X		
Noise	Worker is required to wear a respirator	X			
	Sufficient noise to cause the worker to shout in order to be heard above the ambient noise level	X			
Vibration	Exposure to oscillating movements of the extremities or whole body	X			
	Proximity to moving mechanical parts, moving vehicles, electrical current	X			
Hazards	Working on scaffolding and high places	X			
	Exposure to chemicals	X			
	Exposure to oils: air and/or skin exposure to oils and other cutting fluids	X			
	Worker is required to function in narrow aisles or passage ways	X			
	Worker is exposed to infectious diseases		X		
	Worker is required to function around prisoners or mental patients	X			

#### Physical Requirements Checklist

- SEDENTARY**
- Exerting up to 10 pounds of force occasionally and/or a negligible amount of force frequently or constantly to lift, carry, push, pull, or otherwise move objects, including the human body.
  - Sitting most of the time.
- LIGHT**
- Exerting up to 20 pounds of force occasionally and/or a negligible amount of force constantly to move objects.
  - Use of arm and/or leg controls requiring greater exertion of force than for sedentary work, and worker sits most of the time.
- MEDIUM**
- Exerting up to 50 pounds of force occasionally and/or up to 20 pounds of force frequently, and/or up to 10 pounds of force constantly to move objects.
- HEAVY**
- Exerting up to 100 pounds of force occasionally and/or up to 50 pounds of force frequently, and/or up to 20 pounds of force constantly to move objects.
- VERY HEAVY**
- Exerting in excess of 100 pounds of force occasionally, and/or in excess of 50 pounds of force constantly to move objects.

*This position description is intended to indicate the basic nature of the position(s) allocated to this class and examples of typical duties that may be assigned. Any one position may not include all of the duties listed, nor do any listed examples include all tasks, which may be found in positions of this class. This position description does not constitute an employment agreement between the employer and employee and is subject to revision by the employer as the needs of the employer change and/or requirements of the job-related duties expand or are updated.*