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## Collections Specialist Reports To: Portfolio Manager FLSA: Non-Exempt

The Collections Specialist is a full-time position that will administer collections and credit bureau reporting to ensure compliance with loan covenants and comprehensive data collection. The Collections Specialist will establish and implement a set of clear metrics to track delinquency trends.

### **ESSENTIAL JOB FUNCTIONS:**

- Submit reports to credit bureaus.
- Manage and resolve credit and E-Oscar Disputes.
- Confer with borrowers one day past due until disposition (current, past due, write off, etc.) by telephone, in mail, email, or in person to determine reasons for overdue payments and arrange for debt repayment or establish repayment schedules.
- Work with staff as needed to understand and report back on statuses, including site visits and client appointments.
- Apply manual payments, NACHA batch payments, and maintenance on portfolio to ensure proper account aging.
- Reconcile accounts when disputes arise.
- Monitor each client's progress and document outcomes regularly, recording information and status of collection efforts in servicing/collections systems.
- Assist in overall mission of WWBIC by working in a team environment to effectively complete other duties as assigned.
- Assist in submitting insurance claims when appropriate.
- Other duties as assigned.

### **SUPERVISORY RESPONSIBILITY:**

- None

### **QUALIFICATIONS:**

Minimum five to seven years experience required relating to commercial loan processing, loan servicing and/or loan operations experience and small business legal, and/or project management experience. Excellent organizational skills and attention to detail a must. Requires strong verbal and written communication skills with diverse audiences, proficient mathematical and computational skills and the ability to meet deadlines and demonstrate professionalism, and ability to move large volumes of work. The production of quality work along with ability to work quickly under pressure is necessary. Must have demonstrable MS Office (particularly Microsoft Word and Excel) skills and proficiency in loan servicing software. Database experience a plus. The ability to manage large volumes of work in a busy office is vital. The ability to communicate effectively and work collaboratively with diverse audiences is necessary. The ideal person is flexible, positive, and has a sense of humor. Must present a positive professional appearance at all times.



**WORKING CONDITIONS/PHYSICAL DEMANDS:**

- Work is generally more sedentary in nature with movement required.
- Work is primarily performed within an office environment with standard office equipment although some travel is required.
- Must be able to read, write, and communicate fluently in English. Must have clarity of vision.

Salary - \$23.00 per hour

*An Equal Opportunity/Affirmative Action Employer*