



Position Title Corporate Collections Specialist		
Reports To: Corporate Collections Manager	Classification: Exempt	Department: Collections
EEO Category: Professionals		
Supervises: None	Location: Spring Bay	Status: Full Time

Job Summary

Responsible for performing loss mitigation and recovery activities regarding delinquent or charged-off accounts in accordance with Bank and legal guidelines, including related state and federal regulations.

Essential Duties & Responsibilities

- Contact the individual and discuss the details of the money owed
- Remind the client of the sale, credit or contract conditions
- Keep extensive documentation of all the actions taken for legal purposes
- Participate in the collection process to include loss mitigation, foreclosures, repossessions, pre charge-off, charge-off, recovery, bankruptcy, and agency liaison collections
- Perform routine daily tasks; review reports, prepares correspondence; participate in special projects
- Conduct repossessed sales (buyer contact, marketing, etc)
- Assist with the management of REO (sales, showings, potential buyer contact, communication with realtor)
- Communicates with attorneys and participate in the legal action initiation ranging from judgments, BK filings, estate filings, foreclosure action

Supervisory Requirements

Personnel Management: This position has no supervisory responsibilities.

Process Management:

Physical Demands

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.

- The physical activities of this position may include climbing, reaching, standing, lifting, talking, hearing and performing repetitive motions.
- Medium exertion; 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.
- The worker is required to have close visual acuity to perform an activity such as: preparing and analyzing data and figures; viewing a computer terminal.

Work Environment

The work environment characteristics 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.

- The noise level in the work environment is usually moderate.
- Employees, who work 7 ½ continuous hours or more, must take a 30 minute uninterrupted lunch break no later than 5 hours after beginning their work day

Education and Qualifications

Essential:

- High school diploma or equivalent
- BSA and other Bank related training through BAI is required annually

Desirable:

·

Experience

Essential:

- Knowledge of customer service principles
- Relevant computer skills

Desirable:

Licenses and Certifications

Essential: Valid Driver's License

Desirable:

This job description is not an employment contract, implied or otherwise; therefore, employment relationship remains "at-will."

Employment Acknowledgement

I have read and understand the duties, responsibilities, qualifications and demands required of this position and acknowledge that Morton Community Bank may change or modify the position at any time, for any business reason.

Likewise, I understand that these are not the only duties to be performed by me while working for Morton Community Bank and that I will be required to follow instructions and perform duties required by my supervisor.

Employee Signature

Date

Equal Opportunity Employer: disability/veteran