



Job Description

Position Title:	Member Solutions Collection/Fraud Clerk		
Reports To:	Collections Manager		
FLSA:	Non-Exempt	\$19.36 - \$ 24.47 hourly	

Primary Purpose:

Responsible for following policies and procedures of the credit union to best serve the Credit union and its members. Looks for and recommends member solutions to benefit the members Financial Advantage. Resolve delinquent and at-risk accounts through appropriate repayment solutions while maintaining positive member relationships, compliance, and efficient collection processes. Combines collection efforts across many products and services and maintains knowledge of Fraud related processes and procedures. This includes daily collections and fraud efforts utilizing collections/fraud efforts and procedures on accounts while balancing the goodwill of members with overall business interests of PrimeTrust Financial Federal Credit Union.

Duties and Responsibilities:

- ◆ Monitor accounts for late payments and/or delinquency status. Follow up on all delinquent, high balance and overdue credit balance accounts by phone and/or letter. Ensure professional interface with members.
- ◆ Collects on returned items and NSF checks. Manages all daily operations of ODP/ODT
- ◆ Makes phone calls on delinquent credit accounts, negative ODP/ODT, and negative share accounts while maintaining accurate records.
- ◆ Contact delinquent members and/or co-signers and shareholders by telephone, email, text, skip tracing, or mail to determine the reasons for negative balance or delinquency and assist them in developing plans to bring accounts to current day status. Develop workout plans and collect overdue accounts wherever possible.
- ◆ Review accounts and recommend where action beyond routine collection procedures must be approved or implemented. Handle complex situations. Resolve difficult or non-routine member issues.
- ◆ Review all accounts that are to be written off as uncollectible.
- ◆ Keep up to date on best practices for Collections and Fraud and provide backup to other team members as necessary.
- ◆ Recommend extensions and other workout solutions for accounts when needed. Ensure all maintenance is completed on the proper systems.
- ◆ Skip trace on accounts when applicable.
- ◆ Order and advise on repossessions as necessary maintaining accurate tracking of same as directed by manager.
- ◆ Maintain accurate data for bankruptcy filings, charge off accounts, etc.
- ◆ Research payroll deductions, stops, starts, and changes as they may affect the status of a loan repayment.
- ◆ Assist with handling fraud claims.
- ◆ File claims with our attorney for all bankruptcy filings, process credit counseling and trustee payments received by mail, and respond to interrogatory/levy requests.
- ◆ Investigate and correct discrepancies in credit bureau reports.
- ◆ Provide accurate and complete updates on accounts as required.
- ◆ Prepare and submit files to 3rd party agency for further collection activity beyond charge off as directed by manager.
- ◆ Maintain accurate documentation of collections efforts, member contacts, payment arrangements and account activity.

- ◆ Respond to any missing or needed information on account reviews that are performed.
- ◆ Understanding of how to use electronic signature software
- ◆ Perform maintenance required on decedent accounts, including freezing credit accounts, and collecting from other co-signers or shareholders.
- ◆ Maintain an up-to-date knowledge on credit union products and services.
- ◆ Poses no direct threat to the health or safety of himself/herself, of others, or to property. Defined as a significant risk of substantial harm that cannot be eliminated or reduced to an acceptable level by reasonable accommodation.
- ◆ Requires regular attendance to perform essential elements as contained herein between the assigned start and end times for work.
- ◆ Establishes and maintains effective work relationships within PrimeTrust Financial Federal Credit Union and the community; and maintains the professional competence, knowledge and skill necessary for the satisfactory performance of all assigned responsibilities.
- ◆ Other duties as assigned by leadership.

MISSION STATEMENT: To provide financial advantage to our membership in a way that promotes their overall quality of life.

Basic Qualifications:

Education

High School Degree.

Experience/Knowledge

One to Three years of proven related collections / adjuster / fraud experience

Certifications/Licenses/Registrations

Preferred Experience/Qualifications:

Associates degree in accounting or finance or equivalent experience

Technical Competencies:

Interpersonal skills in order to work effectively with all employees and members of PrimeTrust Financial Federal Credit Union.

Above average computer skills in various accounting software programs.

Ability to analyze problems and make independent judgments to initiate corrective action or resolution.

Good organizational skills.

Physical Requirements & Work Environment:

Sitting at desk or workstation approximately 90 percent of work time. Standing and walking approximately 10 percent of work time.

Ability to work extended hours and weekends.

Normal Credit Union environment.

Ability to lift 10 lbs. occasionally.

09/2026