



## Job Description

<b>Position Title:</b>	<b>Fraud, Visa and Collections Manager</b>
<b>Reports To:</b>	VP of Lending / Internal Sales
<b>FLSA:</b>	Exempt

### Primary Purpose:

Ensure that the Fraud, Visa, Credit and Collection policies and procedures of the credit union best serve the credit union and its members. Oversee collections staff and provide leadership and guidance. Ensure strict compliance with state and federal credit and collection rules and regulations. Timely disposition of all foreclosures and repossessions.

### Duties and Responsibilities:

#### Duties and Responsibilities continued:

- ◆ Ensure that Fraud, Visa, Credit and Collection policies, procedures, practices, and documentation meet federal and state regulations.
- ◆ Assign, monitor, and supervise the work load in the Fraud, Visa, and Collections Department to ensure the smooth and efficient flow of work. Ensure the courteous and considerate interface with members at all times.
- ◆ Establish and monitor effective control procedures for late and/or delinquent or potentially delinquent loans. Determine when to charge to reserve.
- ◆ Prepare any foreclosures on a timely basis, including but not limited to securing the real estate, winterizing, performing monthly inspections, etc, etc.
- ◆ On an on-going basis, communicate and monitor the requirements to staff in collections procedures to protect the credit union's interests and to handle members courteously. Train staff on alternative collection techniques to resolve issues positively.
- ◆ Review accounts where action beyond routine collection procedures must be approved or implemented. Handle complex situations. Resolve difficult or non-routine member issues.
- ◆ Review all billings from attorneys retained for collection work.
- ◆ Authorize legal proceedings. Review default notices, bankruptcy procedures, foreclosure notices, etc. for accuracy and completeness.
- ◆ Review all accounts that are to be written off as uncollectible.
- ◆ Develop and review accurate reporting procedures on collection activities. Prepare and analyze reports for senior management and/or the Board.
- ◆ Establish and maintain effective employee relations.
- ◆ Prepare, implement, and supervise the budget for the department that is consistent with the overall strategic plan and budget of the credit union.
- ◆ Evaluate the job performance of subordinates to ensure quality work and service to members.
- ◆ Evaluate and monitor all recovery efforts to ensure that we are optimizing this function.
- ◆ Ability to identify discrepancies and problems.
- ◆ Maintains records, databases, logs, and other needed documentation related to fraudulent activity.
- ◆ May coordinate fraud detection and prevention activities and training, providing advice on methods and best practices.
- ◆ Perform other duties as may be assigned

**Basic Qualifications:*****Education***

High School Degree with advance training in Collections.
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***Experience/Knowledge***

Five to seven years of proven experience in Credit Union Collection Practices and Procedures. Must have prior experience with foreclosures and mortgages.
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***Certifications/Licenses/Registrations***

Valid driver's license required
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**Preferred Experience/Qualifications:**

Bachelor's degree in Finance, Business, or Economics
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**Technical Competencies:**

Strong oral and written communication skills
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Aptitude to read, interpret, and implement applicable regulations and laws
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PC proficiency
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Ability to work with cross functional groups
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Ability to develop and implement programs for continuous improvement
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General knowledge of verbal and written communications for maintaining effective working relationships with all employees
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**Physical Requirements & Work Environment:**

Sitting at desk or workstation approximately 90 percent of work time. Standing and walking approximately 10 percent of work time.
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Ability to work extended hours and weekends.
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Normal Credit Union environment.
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Ability to lift 20 lbs. occasionally
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