



**Job Title:** Loan Collector (remote possible)

**Reports to:** Special Assets Officer

**Job Summary:**

The Loan Collector works independently by performing collection activities on delinquent accounts by corresponding with customers by phone/written communication in accordance with the Fair Debt Collection Practices Act (FDCPA). Maintains accurate records of collection efforts, continues with follow up actions and produces reports pertaining to collections.

**Duties/Responsibilities**

- Contacts customers (by phone) with overdue accounts and attempt to either collect the overdue amount.
- Develops collections methods that consistently lead to achieving or exceeding company financial goals
- Maintains log of payment promises and pertinent account details; schedules follow-up communication with account holder.
- Follows established guidelines to review and update account status.
- Monitors reports.
- Stays up to date on federal and state laws and company policies and procedures
- Completes other duties as assigned.

**Essential Knowledge, Skills and Abilities:**

- Think critically and exercise independent judgement
- Ability to communicate with account holders in a courteous and assertive manner.
- Possess excellent negotiation and decision-making skills
- Possess strong customer focus with the ability to have detailed conversations
- Able to work independently and in a team environment
- Proficient in MS Office (Excel, Word, Outlook)

**Required Education and Experience:**

High school diploma or equivalent required.

Two years of related experience in account collections preferred.

**Physical Requirements:**

Prolonged periods of sitting at a desk and working on a computer and on the phone.  
Must be able to lift up to 10 pounds at times.

**Salary:**

\$21-\$26 per hour based on experience

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