



COLLECTOR

JOB SUMMARY:

Contacts customers with delinquent accounts, initiates appropriate action, and maintains records. Reports to Manager, Operations Management.

ESSENTIAL FUNCTIONS:

- Reviews status of delinquent accounts and initiates collection action
- Notifies customer of delinquent accounts according to due dates
- Prepares correspondence on delinquent accounts requiring special handling
- Skip-traces accounts according to established practice
- Provide coordination and communication to store managers and other members to ensure clear understanding of customer accounts
- Initiates appropriate follow-up action on mail returned as undeliverable
- Researches disputed delinquent account balances. Corrects any errors, including misapplied payments, reversed late charges, direct deposit errors, and overpayment errors
- Reviews Paid Ahead report and clears accounts that have not made a regular payment in over one month
- Initiates settlement letters and creates payment plan for customer
- Participates in the monthly meeting and reports status of all delinquent accounts assigned

ADDITIONAL RESPONSIBILITIES:

- Responsible for neatness of work area, security of member files, and reports of delinquent accounts
- Generates reports for management
- Assists in special projects as requested

QUALIFICATIONS:

- Two years experience or equivalent, in retail collections
- Bilingual
- Has a working knowledge of the Fair Debt Collection Act and state and federal laws concerning collection activities