



COMMUNITY CREDIT UNION of FLORIDA
Position Description
Consumer Member Solutions Representative I

Reports to: Member Solutions Manager
Department: Member Solutions

Grade: 7
Job Group: Non-exempt

The primary purpose of this position is to assist Community Credit Union of Florida in living out our Mission, *“Always improve the financial well-being of our members and make a positive difference in our community,”* by delivering outstanding service to both internal and external members. In addition, the Consumer Member Solutions Representative I works a volume of assigned accounts and is required to meet a pre-set number of daily contacts and to permanently record all contact information in the member’s account history. The Consumer Member Solutions Representative I is also responsible for utilizing various workout alternatives, such as repayment agreements and modifications, in order to keep delinquency at an adequate level to minimize losses. The incumbent is responsible for providing progress reports to the Member Solutions Manager and alerting the manager of possible risks and losses.

ESSENTIAL DUTIES

- 1) Deliver service to both internal and external members, which is in alignment with the credit union’s Service Promises.
- 2) Meets all established service goals as measured by the Internal Service Survey.
- 3) Performing job duties within our bylaws, regulations, Board of Directors policies, established internal and external service standards and our work procedures.
- 4) Demonstrate enthusiastic support of corporate mission, core values and long term objectives.
- 5) Assists in attaining established departmental goals and adhering to all credit union standard operating policies and procedures, as well as state and federal regulations and guidelines.
- 6) Responsible for accurately completing job jar activities and entering data in timely manner to ensure 70-80% engagement metric is met.
- 7) Abides by CCU’s Service Promises when helping a member or co-worker to ensure timely responsiveness to the individual’s needs. Promotes teamwork, respects opinions, abilities and contributions of others and conveys a willingness to assist and cooperate with others for the benefit of the organization.
- 8) Notifies delinquent members of past due payments through telephone contact and/or written correspondence in accordance with organizational policies and Federal and State regulations.
- 9) Investigates, records and reports reasons given for payment failure and promises or resolutions to account activity. The incumbent provides recommendations to initiate more stringent or alternative collection activities.
- 10) Prepares recommendation packages for repossession, legal processes or the assignment of unresolved accounts to senior Consumer Member Solutions Representative and/or the immediate supervisor.
- 11) Refers recommended solutions for Member Solutions Programs, and Trouble Dept. Restructuring, to senior Consumer Member Solutions Representative and/or the immediate supervisor.

- 12) Prepares documentation for legal proceedings when requested.
 - 13) Effectively counsels members to prevent further collection issues under the direction of senior Consumer Member Solutions Representatives and/or the immediate supervisor.
 - 14) Works effectively with members to resolve payment problems in a professional manner. The Consumer Member Solution Representative is to focus on providing quality service and maintaining the dignity and respect of the member while performing collection activities.
 - 15) Assists with maintaining the Member Solution department's monthly reports.
 - 16) Under the direction of senior Consumer Member Solutions Representatives and/or the immediate supervisor assists when needed with the Mortgage Member Solutions Specialist duties, including with Fannie Mae modifications and HAMP analysis in order to resolve collection difficulties and avoid losses.
 - 17) Maintains thorough documentation of all collection/member solution activities, including, but not limited to, utilizing the credit union processing system.
 - 18) Perform other related duties and special projects as assigned.
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ENVIRONMENT AND PHYSICAL ACTIVITY

The environment for this position is an open, non-confined office-type setting that is clean and comfortable where the incumbent is free to move about at will. It may include some minor annoyances such as noise, odors and drafts.

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.

While performing the duties of this job, the employee is frequently required to spend time writing, typing, speaking, listening, lifting (up to 50 pounds), carrying, seeing (such as close, color and peripheral vision, depth perception, and adjusted focus), sitting for long periods of time (up to 8 hours), pulling, walking, standing, squatting, kneeling, and reaching.

The incumbent for this position may operate any or all of the following: telephone, copy and fax machines, calculator, film equipment, typewriter, computer terminal, personal computer, and related printers.

MENTAL DEMANDS

The incumbent in this position must be able to read documents or instruments, perform detailed work and problem solve; possess excellent member contact and verbal and written communication skills; have strong math and analytical reasoning skills; and the ability to effectively handle stress, multiple concurrent tasks, and constant interruptions.

POSITION REQUIREMENTS

These specifications are general guidelines based on the minimum experience normally considered essential to the satisfactory performance of this position. The requirements listed below are representative of the knowledge, skill
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and/or ability required to perform the position in a satisfactory manner. Individual abilities may result in some deviation from these guidelines.

- High school diploma or general education degree (GED); or one (1) year or more years related experience and/or training; or the equivalent combination of education and experience. Work related experience should consist of a financial institution operations or collections background. Educational experience, through in-house training sessions, formal school or financial industry related curriculum, should be business or financial industry related.
- Basic experience and knowledge of collection activities, terminology and processes and related state and federal compliance regulations as well as credit union collection/member solutions policies and procedures.
- Knowledge of legal processes and court proceedings. Ability to discuss and comprehend legal collection activity with attorneys.
- Ability to read, analyze and interpret general business documents and technical procedures.
- Effective organizational and time management skills, with ability to multi-task, to work with minimal supervision while performing duties and be a strong team player.
- Proficient skills in personal computer operation, including word-processing and spreadsheet programs. Intermediate math skills including, but not limited to the ability to add, subtract, multiply and divide in all units of measure, using whole numbers, common fractions and decimals; requires extensive use of telephone and computer terminal; requires sitting for long periods of time.
- Effective oral, written and interpersonal communication skills with the ability to apply common sense to carry out instructions, understand procedures, write correspondence, and communicate clearly to members and employees. Ability to deal with emotional behaviors in a calm, effective manner.
- Current Florida driver's license and a vehicle with appropriate insurance coverage, if required to drive in the course of performing assigned duties and responsibilities.

The incumbent must be able to perform this position safely, without endangering the health or safety to individual or others.

Management reserves the right to change this position description at any time according to business needs.

Review and Approval: Indicates review by incumbent and approval by supervisor.

Employee: _____ Date: _____

Supervisor: _____ Date: _____

Department Head: _____ Date: _____

Human Resources: _____ Date: _____