



Job Description

Job Title: Member Solutions Counselor 2	Work Location: Lenexa, KS	
Department: Member Solutions	Position Status: Full-time	
Direct Supervisor: Member Solutions Manager	FLSA Status: Non-Exempt	

Company Expectations

In the performance of their respective responsibilities, all employees are expected to perform the following:

- Predictable and reliable attendance as required to successfully perform the duties of the position.
- Interact professionally with all employees, members and general public.
- Ability to perform job expectations in an accurate and efficient manner.
- Complete required new hire, on-the-job and additional training as indicated by management and company policy.
- Comply with all Mainstreet Credit Union policies and procedures as communicated in the Employee Handbook or elsewhere.

Position Overview

The primary function of this position is to collect on designated accounts while maintaining good member relations with members to effectively solve problems and offer solutions in an effort to resolve account delinquency and prevent losses. Responsible for all activities associated with the collection of delinquent accounts within established credit union guidelines, FDCPA and to remain compliant with state and federal laws and regulations.

Major Responsibilities

- Collect delinquent loans, credit cards and mortgages at any stage of delinquency.
- Collect recovery charge off loans and credit cards
- Counsel member's and take appropriate action to resolve delinquent accounts.
- Interact with third party references, repo agents and other vendors as needed.
- Negotiate acceptable account resolution terms with members.
- Skip Tracing as needed.
- Help members while protecting the interest of the credit union.
- Maintain verbal and written communications with member's on delinquent accounts.
- Maintain up to date member contact information in the system.

- Send member's delinquency, default, right to cure and other letters when required.
- Process immediate one-time payments on delinquent accounts through the collection system.
- Refer accounts to manager for repossession and legal action as needed.
- Assist other teammates with incoming or outgoing calls as needed.
- Ensures completion of all projects and/or additional assignments assigned to them.
- Maintain daily call volume goals, including individual and department goals.
- Perform other duties when business needs dictate as directed by management.
- Refer accounts to manager for repossession and legal action as needed.
- Predictable and reliable attendance is required to perform in this role.
- Work Paid ahead Loan report, Negative Share, E/Oscar Disputes, Check Systems updates and work NSF checks and CUNA Disability and Life Claims as needed.
- May assist in training of other member solutions associates.
- May mentor member solutions counselor 1 team members.

Required Qualifications

- Bachelor's degree & 1-year collections experience, in place of degree 5 + years of 1st party collections may be substituted (3 years must be in automotive collections).
- Knowledge of collections on secured and unsecured products, including charge off accounts.
- Ability to work effectively, as well as independently in a team environment.
- Strong attention to detail and accuracy skills.
- Ability to negotiate, influence and collaborate to build successful relationships
- Ability to handle stressful situations and maintain composure.
- Understand and use good judgement.
- Strong knowledge of financial and collections regulations including: FDCPA, TCPA, FCRA, SCRA, Reg Z FACTA, BSA.
- Strong skip tracing skills.
- Good understanding of Recovery Process including repossessions, bankruptcy's and legal.
- Ability to work normal business hours, in addition to evenings and weekends when needed.
- Knowledge of Credit Union products and services.
- Strong Computer Skills, including Office Suite applications including Word, Excel and Outlook.
- Finance and Banking experience.
- Positive attitude with the desire to help member's
- Effective communication skills with members, co-workers, managers and vendors.

Preferred Qualifications

- Credit Union, Customer Service and Sales experience preferred.

Physical Requirements

- Be able to sit for an extended period of time.
- Must be able to utilize/view a monitor for an extended period of time.