



# Credit Advisor

Non-Exempt | Hourly (\$16.00-\$23.99)

## OVERVIEW

The Credit Advisor preserves the Credit Union's assets by controlling delinquent accounts, identifying outstanding debts, locating and contacting debtors, and planning a course of action to recover outstanding payments and outstanding collateral. The Credit Advisor reports to the Credit Advisory Section Manager.

## DUTIES AND RESPONSIBILITIES

- 20%** Contact members with outstanding debt and screen member references when applicable. Perform skip-tracing, credit-bureau pulls, and searches to locate delinquent members.
- 20%** Maintain accurate files and reports on all collection activities. Update account status and database daily to ensure CAS staff have access to all relevant information. Update negative share accounts daily, including but not limited to processing charge-offs, collecting recovery payments, and notifying loan servicers and other vendors of current balances.
- 15%** Track all assigned accounts to identify outstanding debts; alert superiors of members' unwillingness or inability to pay as needed and provide recommendations to repossess collateral when other arrangements to bring the loan current are unsuccessful.
- 10%** Mail legal notices as needed to protect the Credit Union's assets. Plan a course of action to recover outstanding balances and negotiate payoff deadlines and payment arrangements, including fresh start and repayment loans.
- 10%** Answer member questions and respond to member complaints; create trusting relationships with members to avoid future default.
- 10%** Maintain daily recovery efforts, including but not limited to the collection of returned checks, ODP charge-offs, and deficiency balances. Update new files with the Credit Union's collection attorney. Respond to credit disputes as needed.
- 10%** Remain current on and adhere to all applicable laws, regulations, and compliance guidelines related to the debt collection process. Maintain a working knowledge of all Credit Union products and services to encourage cross-selling options that benefit members.
- 5%** Perform other duties as assigned.

Must comply with all company policies and procedures, applicable laws and regulations, including but not limited to the Bank Secrecy Act, the Patriot Act, and the Office of Foreign Assets Control.

## EDUCATION AND EXPERIENCE

### Experience

Six months to two years of similar or related experience, including time spent in preparatory positions.

### Education

High school degree or GED is required

### Skills

- Must have strong interpersonal skills, including written and verbal communication
- Ability to remain calm in stressful situations while maintaining high levels of professionalism
- Efficient clerical skills necessary, including navigating a computer system/typing
- Attention to detail necessary, including ability to perform daily work functions with minimal errors

## ADA REQUIREMENTS

Individuals must bend, sit, and stand to perform primarily sedentary work with limited physical exertion and occasional lifting up to 25 lbs. Must be capable of climbing / descending stairs in an emergency. Must operate standard office equipment, including computer terminals and keyboards, telephones, copiers, facsimiles, and calculators. Must be able to routinely perform work on computer for an average of 6-8 hours per day, when necessary. Must work extended hours or travel off-site whenever required or requested by management. Must be capable of regular, reliable, and timely attendance.

## ACKNOWLEDGEMENT

This job description is not a contract and should not be presumed to guarantee employment. Infuze Credit Union is an Equal Opportunity Employer and does not discriminate against employees or applicants based on race, color, religion, gender, national origin, disability, age, or any other category protected by law.

---

**EMPLOYEE**

---

**DATE**

---

**AUTHORIZED REPRESENTATIVE**

---

**DATE**