

**Sample Job Description**  
*(Condensed to fit one page for sample.)*

**POSITION: Collections Clerk**

**FLSA Designation: Non-Exempt**

**POSITION SUMMARY**

This position is responsible for servicing delinquent loans and insuring every effort is made to collect payments or otherwise process the defaulted loans according to bank policy.

**ESSENTIAL DUTIES AND RESPONSIBILITIES:**

1. Ensures delinquent loans are serviced according to Bank policies and procedures, and investor and governmental procedures and guidelines.
2. May review and approve Foreclosure Pulls and forward to Foreclosure Department with proper instructions.
3. Reviews and approves workout plans on loans in foreclosure, such as Repayment Plan Agreements, Stipulated Repayment Plan Agreements and Forbearance Plan Agreements.
4. Responsible for assisting Collection Manager as a member of the Foreclosure Committee in the reviewing of loans for foreclosure.
5. Monitors staff in call campaigns to meet department goals.
6. Assists Collection Manager in generating and implementing solutions to increase Collection Department production.
7. Conducts routine Collection Department meetings, schedule and assign work to meet acceptable levels are met.
8. Works with Collection Manager in working with delinquent borrowers to maximize efficiency.
9. Handles escalated calls, in person, and potential delinquencies.
10. Approves the implementation of repayment plans.
11. Reviews job performance and provides constructive feedback and recommendations to the Collection Manager.
12. Manages and assists with performance appraisals (annually).
13. Assists Collection Manager in updating and reviewing job descriptions (annually for each position).
14. Conducts counseling sessions and is responsible for disciplinary processes of subordinate personnel, with Collection Manager's approval.
15. Sets and achieves monthly goals in conjunction with Collection Manager.
16. Assists Collection Manager with monitoring work schedules.
17. Assist in completing quality control reporting on a weekly, monthly, quarterly basis or as specified by the Collection Manager.
18. Assists Collection Manager in maintaining written procedure manual for the Collection Department, which is reviewed at least annually and updated.
19. Assist the Collection Manager in controlling costs through the use of supplies, overtime and foreclosure costs.
20. Communicates on an ongoing basis to collection staff regulations and bank policies affecting working environment and work produced.

**SPECIFIC EDUCATION, EXPERIENCE AND SKILL**

1. Strong oral/written communication skills.
2. Persuasion and negotiation skills.
3. Ability to work efficiently in a multi-tasked environment.
4. Maintaining a professional image.
5. Must remain cognizant of regulations and company policies affecting working environment and work produced.
6. Knowledge of, and adherence to, the FCRA guidelines
7. High school or equivalent experience is required.
8. Previous experience in financial collections preferred

**COMPLIANCE**

The incumbent has the responsibility to acquire and maintain the required knowledge of State and Federal Banking regulations and policies and those regulations and policies inherent to position requirements.

**MINIMUM PHYSICAL** activity requirements include the ability to:

1. Express or exchange ideas by means of the spoken word.
2. Perceive the normal range of sounds with no less than 20 decibals at 1000 Hz and 2000 Hz with or without hearing aids.
3. Distinguish between various sounds and tones without the aid of hearing aids.
4. Perceive the immediate range of sounds without the aid of hearing aids.
5. Stand for an upright position to a higher position.
6. Move horizontally from one position to another.
7. Push and maneuver objects.
8. Not substantially exceed 5% of the time.
9. Requires sedentary work.
10. Exerting up to 10 pounds of force approximately 5% of the time and a negligible amount of force approximately 5% of the time.

**NOTICE**

1. This position description in no way states or implies that these are the only tasks to be performed by the incumbent occupying this position. The incumbent will be required to follow any other instructions and to perform any other job-related duties.
2. Requirements are representative of minimum levels of knowledge, skills, and/or abilities. To perform in this position successfully, the incumbent will possess the abilities and aptitudes to perform each task proficiently.
3. Ability means to possess and apply both knowledge and skill.
4. This position description has excluded the marginal or peripheral functions that are incidental to the performance of primary functions. All requirements are essential to the function of the position.
5. This position description describes the minimum selection requirements to qualify for the position. However, promotion and other employment decisions are also based on Bank needs, being in good standing, fully competent performance, and other non-discriminatory issues.
6. All requirements are subject to possible modification to reasonably accommodate individuals with disabilities.
7. Some requirements may exclude individuals who pose a direct threat or significant risk to the health and safety of themselves or other employees.
8. This position description does not create an employment contract, implied or otherwise, other than an "at will" employment relationship.