

JOB TITLE: Recovery Specialist**Functional Area:** Collections**Department:** Member Solutions-Collections**FLSA Status:** Non-exempt

Seattle Credit Union is proud to be intentional in recruiting, hiring, and promoting a workplace that is inclusive. We are an Equal Opportunity/Affirmative Action Employer that celebrates our collective differences and encourages all to apply, including those with different background, disability, age, ethnicity, race, religion, gender identity, sexual orientation, national origin, or veteran status protected by applicable federal, state, or local law.

ABOUT THE ROLE:

Seattle Credit Union is dedicated to helping our members achieve financial prosperity by providing education and banking services that meet their personal goals. We are Inclusive, Inventive, and Invested. We are Seattle Credit Union - we build strong and trusting relationships in service of our Mission.

We are looking for a highly experienced **Recovery Specialist** (collector) who is driven to make a positive impact on the employee and member experience. You are a strategic thinker with a bias for action. You have a relentless pursuit of excellence while bringing others along. You do not settle for mediocrity and are comfortable with challenging the status quo. If you are always looking for more efficient and innovative ways of working, are thoughtful, intentional, and collaborative, we would love to talk to you!

The **Recovery Specialist** will facilitate the recovery of funds owed to Seattle Credit Union on non-performing accounts post charge-off, including consumer loans, real estate loans, credit cards, and deposit accounts. This person will also work with our members to create a clear path to re-establishing membership with Seattle Credit Union.

This is an exciting opportunity to bring forth new ideas and see those ideas come to life!

WHAT YOU WILL DO:

- Proactively facilitate collection activity of all charged off loans and accounts using phone and electronic communication.
- Negotiate repayment terms and settlement offers in conjunction with SCU guidelines.
- Review loans/accounts for potential legal assignments and work one-on-one with our credit union attorney related to collection efforts and follow-up.
- Manage all legal accounts pre and post judgment, including those assigned to 3rd party agencies.
- Review and prepare loans/accounts for 3rd party collection agency assignment.
- Manage results of 3rd party collection agencies and reports performance to Member Solutions Manager. Make recommendations to make changes for underperforming agencies.
- Identify member needs and provide appropriate solutions related to loan repayment terms and settlement offers.
- Serve as a resource person for inquiries from 3rd party agencies pertaining to delinquent accounts.
- Provide appropriate authorization to branch representatives regarding transactions on delinquent accounts.
- Provide guidance on posting payments on judgment accounts to ensure proper accounting.

- Perform extensive skip tracing to assist in connecting with members and/or locating previously unrecovered collateral.
- Demonstrate decisiveness, integrity, flexibility, and critical thinking that advances team, department, and organizational success.
- Demonstrate excellent written, verbal, and interpersonal communication skills.
- Take responsibility for quality and quantity of work. Responsible for meeting monthly recovery goals.
- Drive efforts and make suggestions on increasing recovery.
- May represent the credit union in court.
- Adheres to FDCPA and other Federal and State guidelines pertaining to debt collections.
- Proactively ask for feedback and coaching; use input to grow and improve.
- Demonstrates commitment to SCU Values.
- Maintain regular and punctual attendance.
- Other duties as assigned.

WHAT YOU WILL BRING:

Basic Qualifications:

- Two years college, or equivalent experience.
- Five (5)+ years of experience in debt collection.
- Proficiency with Microsoft Office applications (Outlook, Word, Excel, PowerPoint, Visio).
- Comprehensive knowledge of local, state, and federal regulations such as the Fair Debt Collection Practice Act and Reg Z, and Bankruptcy laws.
- Knowledge of the legal process, including collection of pre and post judgment accounts and small claims.
- Strong negotiation skills.
- Strong skip tracing skills.
- Bilingual in English and Spanish.

Preferred Qualifications:

- Financial Institution background.
- Third party collection background is a plus.

Working Conditions:

- This is a hybrid role with work performed remotely as well as in an office and/or branch environment in the Greater Seattle area of Washington State.
- Team members may attend special off-hour meetings and seminars.
- The nature of work may include prolonged periods sitting at a desk and working on a computer.

Benefits:

Seattle Credit Union supports and invests in our employees. We offer many great benefits including zero contribution medical, dental, and vision plans for our employees. Additionally, SCU offers a generous paid time off program as well as a 401k plan with a dollar-for-dollar employer match up to 5%.

To perform this job successfully, an individual must be able to perform each essential duty satisfactorily. The requirements listed above are representative of the knowledge, skills and/or abilities required. Reasonable accommodation may be made to enable individuals with disabilities to perform the essential functions.