

First Financial Federal Credit Union

Job Opportunity

Job Title: Senior Member Solutions Representative

Location: Freehold, NJ

Salary Range: \$23.00 - \$26.00 Hourly

Summary: Under the supervision of the Director of Lending Services and in accordance with established policies and procedures, this position seeks to provide the utmost service to the credit union's members and staff. A Senior Member Solutions Representative retrieves, collates, prepares, files and distributes forms, letters, and documents related to lending and collection operations in a timely and efficient manner.

Responsibilities:

- Prepares loan and Visa accounts for referral to outside agencies - gathering information, scanning documents and sending emails.
- Monitors overdraft accounts weekly, including transferring of available funds and performing account maintenance. Collects on charged-off accounts.
- Prepares bankrupt loan and Visa accounts for review by Director of Lending Services and/or CLO, including gathering information for referral to attorney.
- Serves as the primary liaison with the credit union's attorney regarding bankruptcies, recovery efforts, and legal actions on charged-off loans.
- Recommends automobile accounts for repossession, assists with their repossession and monitors repossessed inventory.
- Responds to questions from members, colleagues and management.
- Makes outbound collection calls to delinquent accounts. Corresponds with members via letter and email to encourage payments.
- Motivates members to bring their loans current by negotiating a repayment plan and/or obtaining promises to pay.
- Takes in-bound calls from members that need assistance with making payments or who are in need of making payment arrangements.
- Analyzes member's financial situation to provide delinquency "work out" plans, and bring delinquent accounts current in the most efficient manner possible.
- Prepares and/or processes documents and information received from members for loan workouts; reviews for accuracy and completeness; updates information as needed and submits request for approval.
- Performs occasional research on collection matters based on a member's request.
- May be required to enter share and loan transactions by use of a PC. Updates any or all existing member information regarding address and telephone numbers or other collection information.

- Maintains accurate notes for files and reports on collection activity.
- Occasionally the employee may be asked by his/her supervisor to assist other areas of operation when necessary.
- Attends and represents the credit union at mediation or arbitration court hearings.
- Attends regular and special training sessions.
- Other duties as assigned.

Qualifications:

- High School Diploma/GED, some college preferred.
- Credit union experience preferred.
- Possess a minimum of 2 years of related experience.
- Excellent organizational skills.
- Able to apply common sense understanding to carry out detailed written or oral instructions.
- Ability to research, collect and analyze data.
- Creative at problem solving and developing alternative solutions.
- Accuracy and attention to detail.
- Able to present information in one-on-one and small group situations.
- Speaks clearly and persuasively in a positive tone for a negative situation.
- Excellent writing skills and interpersonal skills in listening and oral communication.
- Excellent customer service skills.
- Responds well to questions.
- Proficient in Microsoft Office, Excel, Word, Outlook and computer familiarity.
- Numerical ability.

As a First Financial employee, you'll enjoy a challenging work environment and an opportunity to make a difference. We offer paid training and a great benefits package including Medical, Dental, Rx, Vision, Life Insurance, Vacation, Sick, Personal, Tuition Assistance Program and Retirement Plan.

Equal Opportunity Employer/Veterans/Disabled