



JOB TITLE: MEMBER SOLUTIONS MANAGER

UPDATED: JUNE 2009

DEPT: MEMBER SOLUTIONS

FLSA STATUS: SALARY, EXEMPT

POSITION SUMMARY:

Contribute to the success of the Credit Union by ensuring a staff capable of providing superior service according to Sound Credit Union's Service Promise. Provide leadership to the department and serve as a role model for the Credit Union's Value Statements. Guide the department in providing quality service to members in account collection; resolve problems within established policies and procedures. Provide managerial leadership, coaching and motivation, and direct the activities of the department. Provide support, input, feedback, and guidance concerning daily operations. Ensure member service systems/procedures in the department operate efficiently and accurately. Maintain department surroundings that reflect the Credit Union's commitment to provide a friendly, respectful, courteous and professional business environment for all Credit Union members. Direct the Member Solutions Department in effective delinquency control and follow-up programs for the purpose of minimizing losses to the Credit Union.

DUTIES AND RESPONSIBILITIES

POSITION ESSENTIAL DUTIES:

Provide high priority to member satisfaction; act in accordance with Sound Credit Union's Service Promise expectations. Ensure the department staff provide prompt, efficient, accurate, and friendly service to members in accordance to the Credit Union's Service Promise expectations.

Responsible for and coordinate department functions; including security, equipment, staffing, training, and internal controls. Maintain security and safety for the department and to alert staff of any changes.

Oversee all aspects of member problem resolution. Ensure staff are able to quickly research and solve problems to member satisfaction.

Develop, implement, and maintain standardized operational procedures throughout the department to maximize efficiency and to provide consistent high-quality service to members.

Maintain department operations to ensure that a professional image and approach are being consistently exercised.

Keep apprised of current state/federal regulations, as well as Credit Union policies and procedures. Maintain efficient function of the department that meet and can demonstrate compliance with standards set by all regulatory agencies, as well as Credit Union policies and procedures.

Assist in department's annual budget preparation.

Ensure contact of members with delinquent loans for the purpose of obtaining delinquent payments, arrange payment schedule to bring loan current, reschedule existing payments or determine member's present status in order to make provisions for obtaining outstanding balance.

Administer the repossession of collateral securing delinquent loans and provide for disposition of repossessed property as provided by law.

Initiate foreclosure proceedings on delinquent loans secured by first or second trust deeds. Initiate small claims proceedings on delinquent loans as appropriate.

Ensure collection of Non-Sufficient Funds (NSF's) checks which may result in loss to the Credit Union.

Prepare requests for charge-off of loans determined to be un-collectable. Assign charge-off accounts to attorney or collection agency for appropriate action. Advise credit-reporting agencies of accounts with derogatory information.

Maintain control of charged-off accounts, reviewing for further recovery. Maintain ledger of recovered funds collected on charged-off accounts, insuring proper crediting to each account.

Prepare monthly delinquency report and other reports as requested by Management.

STANDARDIZE ESSENTIAL DUTIES:

Continuously seek process improvements in all operations with the ultimate goal to improve the quality of member service.

Communicate and reinforce organizational culture and values.

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Maintain maximum security over valuables on hand. Adhere to established security procedures to ensure Credit Union security is maintained at all times.

Recognize situations, which because of risks or hazards involved, are beyond his/her limits and directs them to the appropriate person.

Maintain ongoing communication with supervisor, informing him/her of all pertinent problems, irregularities, new developments, changes and other important information within area of responsibility.

Set example in maintaining a professional and courteous attitude with all people, including fellow employees, members, management, Board Members and outside vendors. Cooperate with other branch/department personnel to ensure "team effort" and "prompt member service".

Project a positive image of the Credit Union by assuring proper maintenance, cleanliness and security of work area, desk, equipment, etc. Adhere to Credit Union attire standards.

Maintain confidentiality in performing assignments relative to any information received directly or indirectly. Ensure that all information and transactions regarding Credit Union members are kept confidential.

Maintain current knowledge of Credit Union philosophy, plus all Credit Union products and services.

Demonstrate compliance with all State and Federal banking regulations, including the Bank Secrecy Act.

Comply with Credit Union policies and procedures.

Report to work on time and as scheduled.

Contribute to efficient Credit Union operations by performing duties accurately and in a timely manner.

Perform other duties as needed or assigned.

REQUIRED EXPERIENCE/EDUCATION/TRAINING/LICENSING

Any equivalent combination of education and experience which provides the knowledge, skills, and abilities required to perform the job. A typical way to obtain the knowledge and abilities would be:

Experience: Five years related management experience in collections, preferably in a financial institution or the appropriate combination of education and experience.

Education/Training: Bachelors Degree in Business Administration, Finance, or related field, or five years related experience and/or training; or equivalent combination of education and experience.

License or certificate: Must be bondable.

REQUIRED KNOWLEDGE AND ABILITIES

To perform this job successfully, an individual must be able to perform the essential duties of this job. The requirements listed below are representative of the knowledge, skill, and/or ability required. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential duties.

Knowledge of local, state, and federal laws and regulations applicable to industry.

Knowledge of collection activities, skip tracing, repossession procedures, truth-in-lending requirements, bankruptcy, proceedings in small claims activities.

Strong background in collection principles.

Ability to work regularly scheduled days in accordance with the needs of the Credit Union and the department.

Ability to work effectively and productively with others.

Ability to deal maturely, professionally and tactfully with difficult members/situations.

Ability to be flexible and responsive in order to provide the highest quality of service to internal and external members.

Ability to understand the particulars of monetary transactions.

Ability to be thorough, accurate, attend to detail.

Ability to work under deadline pressure.

Ability to work independently and as a team member while using discretion in decision making and sound judgment in problem solving.

Ability to attain or have knowledge of financial institution procedures, services and programs.

Computer experience including calculator, PC, database, spreadsheet and word processing systems and software.

Excellent interpersonal and communication skills, including excellent listening, oral, and written skills.

Must possess and exhibit a high degree of professionalism, maturity, patience, and effective leadership.

Strong organization skills and the ability to manage multiple responsibilities.

LANGUAGE SKILLS

Requires the ability to read, write, communicate, and interpret information accurately in English.

Employee must demonstrate the ability to interact tactfully and positively with co-workers, members, management and the public.

Ability to respond to common inquires from co-workers, members and the public.

MATHEMATICAL SKILLS

Ability to add, subtract, multiply, and divide using whole numbers, common fractions, and decimals.

REASONING ABILITY

Ability to define problems, collect data, establish facts, and draw valid conclusion. Ability to interpret a variety of technical instructions.

SUPERVISORY RESPONSIBILITIES

Directly supervises employees in the Member Solutions department. Maintain a highly motivated, well-trained staff. This position carries out supervisory responsibilities in accordance with the Credit Union's established policies. Responsibilities include interviewing, hiring, and employee training; planning, scheduling, assigning tasks and establishing goals, and directing work; appraising performance in a timely manner as scheduled; rewarding, coaching, motivating, and advising employees; addressing complaints and resolving problems. Conduct monthly staff meetings.

PHYSICAL DEMANDS

The physical demands described here are representative of those that must be met by an employee to successfully perform the essential duties of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential duties.

Requires the ability to operate, repetitively at times, a personal computer, mainframe computer terminal and calculator. Also requires ability to operate multi-line telephone, facsimile and photocopier.

Requires the ability to concentrate and consistently produce accurate work.

While performing the duties of this job, the employee is frequently required to sit for up to 4 hours at a time; use hand to find, handle, or feel, reach with hands and arms; and talk or hear.

The employee is occasionally required to stand, walk, stoop, kneel, crouch, or crawl.

The employee must occasionally lift and/or move up to 10 lbs.

Specific vision abilities required by this job include close vision, distance vision, color vision, peripheral vision, depth perception, and ability to adjust focus.

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WORK ENVIRONMENT

The work environment characteristics described here are representative of those an employee encounters while performing the essential duties of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential duties.

Duties are performed in an office environment but may also require traveling to other facilities using employee's personal transportation.

The noise level is moderate.

The physical exertion is moderate.

There are frequent employee/member contacts and interruptions in person and via the telephone during the day.

Sound Credit Union believes that each employee makes a significant contribution to our success. That contribution should not be limited by the assigned responsibilities. Therefore, this job description is designed to outline primary duties, qualifications, and job scope, but not limit the incumbent nor the Credit Union to only the work identified herein. It is our expectation that each employee will offer his/her services wherever and whenever necessary to ensure the success of our endeavors.

Sound Credit Union reserves the right to revise or change job duties and responsibilities as the need arises. THIS JOB DESCRIPTION DOES NOT CONSTITUTE A WRITTEN OR IMPLIED CONTRACT FOR EMPLOYMENT.

I acknowledge that by signing below, I have read and understand the duties, responsibilities, and expectations of my position.

Employee's Signature

Date

Supervisor's Signature

Date