

Radifi Credit Union
Structured Compensation - Job Description
Collections Officer

Data Year: 2026

Prepared On: 02/19/2026

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|--------------------|------------------------------|----------------------|------------|
| Department: | 000106-Collection & Recovery | Grade: | |
| Reports To: | | Classification: | Non-Exempt |
| Supervises Direct: | | Supervises Indirect: | |
| Approved By: | | Effective Date: | 08/26/2025 |
| | | Revised Date: | 08/26/2025 |

Role:

The Collections Officer is responsible for protecting the assets of the credit union by reducing delinquency and minimizing losses through the effective collection of past-due accounts. This position requires professional, empathetic, and solution-focused communication with members to bring accounts current, while upholding the credit union's service standards and values.

Essential Functions & Responsibilities:

- E Contact members by phone, email, text, and mail, to resolve delinquent accounts in accordance with credit union policies, procedures, and regulatory requirements.
- E Review accounts daily, analyze repayment ability, and negotiate appropriate repayment arrangements.
- E Educate members on payment options, account status, and financial solutions to help resolve delinquency.
- E Maintain accurate documentation of all collection activities in the member's account record.
- E Recommend accounts for repossession, legal action, charge-off, or outside collection agency placement when necessary.
- E Work collaboratively with internal departments to ensure accurate account handling and to provide a positive member experience.
- E Stay current with collection laws, regulations (e.g., Fair Debt Collection Practices Act), and credit union policies.
- E Participate in collection campaigns, special projects, and department initiatives to meet delinquency and recovery goals.
- E Performs other job-related duties as assigned.

Performance Measurements:

1. A separate scorecard is maintained for the department.

Performance is measured by the collector's ability to:

- Meet delinquency reduction and recovery goals
- Maintain compliance with policies, procedures, and regulations
- Provide professional, solution-focused member service.
- Contribute positively to team and department objectives.

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Knowledge and Skills:

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| Experience | One year to three years of collections, call center, or financial services experience is required. Prior collections experience is preferred. |
| Education | A high school education or GED. |
| Interpersonal Skills | Work involves much personal contact with others inside and/or outside the organization for the purpose of first-level conflict resolution, building relationships, and soliciting cooperation. Discussions involve a higher degree of confidentiality and discretion, requiring diplomacy and tact in communication. |
| Other Skills | <ul style="list-style-type: none">• Strong communication and negotiation skills with the ability to remain professional, empathetic and firm.• Ability to work independently and as part of a team to achieve department goals.• Ability to analyze financial situations and recommend workable solutions. Proficient with Microsoft Office.• Strong organizational skills with attention to detail and accuracy. |
| Physical Requirements | <p>While performing the duties of this job, the employee is regularly required to sit and talk or hear. The employee is occasionally required to stand; walk and reach with hands and arms. The employee must occasionally lift and/or move up to 25 pounds. Specific vision abilities required by this job include close vision, distance vision, color vision, peripheral vision, depth perception and ability to adjust focus.</p> <p>Must be able to perform job functions independently or with limited supervision and work effectively either on own or as part of a team. Must be able to read and carry out various written instructions and follow oral instructions. Must be able to speak clearly and deliver information in a logical and understandable sequence. Must be able to perform basic mathematical calculations with extreme accuracy. Must be capable of dealing calmly and professionally with numerous different personalities from diverse cultures at various levels within and outside of the organization and demonstrate highest levels of customer service and discretion when dealing with the public. Must be able to perform responsibilities with composure under the stress of deadlines/requirements for extreme accuracy and quality and/or fast pace. Must be able to effectively handle multiple, simultaneous, and changing priorities. Must be capable of exercising highest level of discretion on both internal and external confidential matters. Must be able to stay calm when being challenged by customers in a stressful manner.</p> |
| Work Environment | The noise level in the work environment is usually moderate. |

This Job Description is not a complete statement of all duties and responsibilities comprising the position.

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Printed Employee Name

Date

Employee Signature