



## Loan Collateral Specialist

<b>Department:</b>	Loan Collateral Specialist
<b>Reports To:</b>	Collections Supervisor
<b>Classification:</b>	Non-Exempt, G8
<b>Pay:</b>	\$23.40 (Min), \$29.24 (Mid), \$35.10 (Max)
<b>Type:</b>	Full Time
<b>Location:</b>	Glendora, CA

### Purpose:

To process all DMV paperwork on consumer auto loans to ensure perfection of title, release of title on paid off loans, and the servicing of requested changes on existing loans. Minor collection related clerical work on accounts to be written off via check systems. May perform entry level lending paperwork and communicate with members on consumer loans.

### Major Duties and Responsibilities:

- Audit DMV documentation, collect fees and process paperwork to secure title. Inputs and tracks information using appropriate databases.
- Monitors various reports daily.
- Releases titles on paid off loans and process member requests on existing loans.
- Provides DMV training and materials for other employees.
- Maintains current knowledge of DMV rules and regulations for nationwide lending.
- Process checks to DMV, DNA transactions, knowledge of DocuSign, GL balancing
- Maintain and update DMV forms for each state
- Performs other job-related duties as assigned.
- Under limited supervision, perform a variety of duties within established department policies, guidelines and procedures which require the use of judgement and discretion.
- Contact members with delinquent shares by phone, mail or in person for the purpose of obtaining payments, arranging a payment schedule to cure overdrawn shares.
- Prepare incoming loan payments/share deposits slips for tellers to process and update system with proper notes.

### Expectations:

- Presents a professional image in both dress and manner while representing the Credit Union at either the Credit Union office or at community events.
- Communicate with members and staff in a professional and articulate manner in both verbal and written forms.
- Maintains a comprehensive understanding of the features and benefits of all Credit Union products and services to offer the most appropriate products to members. Keeps abreast of marketing promotions and educates members on new Credit Union benefits and offerings.
- Maintains up-to-date knowledge of the policies, procedures, rules and regulations that govern the Credit Union operations.
- Ensures compliance with all Credit Union member service standards.

- Performs all member related functions and activities in accordance with superior member service.
- Exercise sound business judgement.
- Adhere to the principles and requirements of all applicable laws and regulations relating to your position and your ACCU employment, including but not limited to the Bank Secrecy Act (BSA), the anti-terrorism procedures of the Office of Foreign Asset Control (OFAC), and the Anti-Money Laundering (AML) provisions of the USA Patriot Act.
- Ensures compliance with all Credit Union member service standards.
- Performs all member related functions and activities in accordance with superior member service.

### **Essential Functions:**

- Ability to perform duties as outlined under “Major Duties and Responsibilities.”
- Ability to communicate clearly and to be understood.
- Ability to deal with sensitive and confidential information.

### **Qualifications and Educational Requirements:**

- A two-year college degree or (2) Completion of a specialized course of study at a business or trade school or (3) Completion of a specialized and extensive in-house training or apprenticeship program.
- Three years to five years of similar or related experience. Familiarity of title perfection nationwide a plus. High attention to detail.

### **Disclaimer:**

The above statements are intended to describe the general nature and level of work being performed by people assigned to this classification. They are not to be construed as an exhaustive list of responsibilities, duties, and skills required of personnel classification. All personnel may be required to perform duties outside of their normal responsibilities from time to time, as needed.

### **ADA Compliance Statement:**

In compliance with the Americans with Disabilities Act (ADA), ACCU stands ready to accommodate any qualified employee with a disability who can perform the essential duties of their position, as long as necessary accommodations for that employee’s disability don’t cause an undue burden to the credit union.

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