



Loan/Collection Officer

Prairie Federal Credit Union in Minot, ND is looking for an energetic and service minded individual with an enthusiasm to learn while serving our members. We are now hiring new Loan-Collection Officer position. This position will provide the opportunity to expand your financial knowledge through education and hands on learning.

This person will be responsible for collection activities for consumer and mortgage loans to ensure unnecessary losses to the CU are prevented. This person will deal with repossessions, past due loans, as well as assist in collection on overdrawn accounts. Along with the Credit Union's collection efforts, our Loan-Collection Officer will help members through our VISA and Consumer Loan application process, having the ability to approve and deny these loans within CU policy. Must be bondable. Lending experience preferred.

Prairie Federal offers competitive salary as well as an excellent benefits package. If you believe you would be a great addition to our team please contact Mindee Kohlman or Bobbi Hansen at 701-837-5353.

What will make you successful in this role?

- Providing friendly, courteous, service to our members with a positive attitude. Greeting members with a smile and acknowledging members immediately.
- Ask questions and employ listening and communication skills effectively to uncover member needs and make referrals to the appropriate contacts.
- Adhering to all operational, security, risk, and regulatory policies and procedures.
- Demonstrating Prairie Federal's service standards of accuracy, responsiveness, courtesy, partnership, and responsibility along with other service expectations.
- Working as a team by maintaining helpful and courteous interactions with others and keeping communication lines open.

Duties and Responsibilities:

- A. Actively support the culture and mission of PFCU.
- B. Review delinquent loan accounts and determine necessary action, including:
 - a. Attempt to collect past due amounts or promise to pay by contacting delinquent members;
 - b. Responsible for the collections, repossession, foreclosures, and disposal of collateral for problem loans.
 - c. Determine whether delinquency situation warrants repossession or charge off in accordance to the CU policies;
 - d. Responsible for mailing out past due letters.
 - e. Work closely with Loan Manager about any unusual circumstances involving delinquent members.
 - f. Responsible for working with insurance companies, force placing insurance when needed.
- C. Follow PFCU Policy and Procedures and maintain strict confidence of all member and credit union information.

- D. Conduct collection efforts with a friendly attitude, understanding the sensitivity of some situations and members.
- E. Assist members with the personal loan application process.
- F. Responsible for gathering and analyzing all appropriate documentation and information necessary in order to make a determination if we will be able to grant the loan.
- G. Will be responsible for approving VISA and Consumer Loans as necessary.
- H. Responsible for making sure that approved loans have the appropriate documentation properly filled out.
- I. Responsible for working with various dealers who have an Indirect Dealer Loan relationships with PFCU.
- J. Will provide counsel to members that need to learn about the fundamentals of credit.
- K. Assist in collection efforts of overdrawn Share and Share Draft accounts, working with members to recoup balances owed to CU.
- L. Will be the primary contact for collection agencies.
- M. Will represent and promote PFCU at external functions.
- N. Cross sell credit union products and services as appropriate.
- O. Other duties as assigned.

Physical Requirements of the Position:

While performing the duties of this job, the employee is frequently required to stand, walk and occasionally sit for periods of time when providing services to members. They may need to bend, squat, or kneel to reach supplies on ground level or reach above shoulders for supplies overhead. The employee must occasionally be able to lift up to 50 pounds. The position requires continuous use of hands such as simple grasping, twisting/turning of wrists, and finger dexterity to perform duties such as typing, writing, and handling money. The employee will engage in continuous speaking, listening, and hearing for interaction with members and coworkers. This position requires continuous clarity of vision at 20 inches or less for normal processing of member's transactions and 20 feet or more for security purposes.



Vision: Provide excellent service and support to our evolving members and earn lifetime loyalty.

Mission: Serve and support.

Values:

- **Go above and beyond.**
We are always looking for ways to do more, be better, and go further: including interactions with members, attention to detail, and leading in our community.
- **Stay accountable.**
We honor our commitments, to members and to each other. We take ownership in our work and promptly correct mistakes to the greatest extent possible.
- **Help others.**
We go out of our way to help others. Our coworkers, our community, and our members.
- **Have fun.**
Work can be fun, fulfilling, and exciting. Fun translates to a friendly work environment where people like to be. When we enjoy our jobs, our members enjoy us.
- **Put people first.**
We believe in people: our members, our coworkers, our neighbors, and friends. We work hard to meet our members' needs and help them succeed. We spend time and resources in our communities working to better them for the future. We develop the talents, reward the exceptional performance, and respect the rights of our employees.