

JOB DESCRIPTION

Position: Risk Management Assistant
Reports to: Manager, Credit Recovery

Group: 4

Primary Responsibility/Basic Purpose:

Under limited supervision the Risk Management Assistant is responsible for delinquency support. This position provides professional and individualized financial counseling and information to members on loans and mortgages concerning consolidations and work-out situations; recommends and implements measures to collect delinquent accounts and various fraudulent activities. Coastal Community strives "to be the leaders in building relationships that improve financial health, enrich people's lives and build healthier communities". It is the responsibility of the Risk Management Assistant to carry the vision statement forward in order to build, maintain, attract and expand the member's relationship with Coastal Community.

Representative Duties:

1. Reviews delinquent accounts and overdrafts; follow up with member to ensure arrangements for payment are made.
2. Acts on and makes recommendations to Manager, Credit Recovery, Assistant Manager, Credit Recovery and branches regarding collection action.
3. Provides assistance and direction to branches with member inquiries regarding overdrafts and delinquency.
4. Responsible to compile documentation required to commence foreclosure and send to the lawyer.
5. Prepare warrant and send documents to bailiff with regards to seizing personal property.
6. Acts on all federal/provincial requirements to pay.
7. Issues direction to third parties in fraud related accounts.
8. Collects outstanding debts on cards, dealing directly with the appropriate parties
9. Process member transactions on credit union products and services, granting and extending mortgages, loans, LOC's and overdrafts within approved lending limits. Negotiating re-payment arrangements, approving suspension of payments, and ensuring collection of property taxes.
10. Performs other related duties as assigned.

Required Qualifications:

- Minimum of three to six years' financial service experience or an equivalent combination of education and experience.
- Minimum of four to six years' related experience including collections and skip tracing in a financial environment or an equivalent combination of education and experience.
- Successful completion of CUIC 185 and/or CUIC 200.
- Successful completion of CUIC 210.
- Solid working knowledge of Collection Laws in British Columbia.
- Extensive knowledge of all Coastal Community products and services.
- Extensive knowledge of lending products and cards.
- Extensive knowledge of the banking system.
- Extensive knowledge of the Collection Subsystem and Loans Origination.
- Actively pursuing the CUIC Fellowship Designation and/or other related education.
- Demonstrated leadership skills.

- Demonstrated good organizational, research and follow-up skills.
- Excellent written and verbal communication skills.

Required Abilities:

- Proficient with the Windows suite of programs.
- Ability to utilize sound judgement in developing recommendations.
- Ability to multitask while providing quality service.
- Ability to complete projects and work within time constraints in a high paced environment.

Skills to Benefit this Position Include:

- Customer Service Skills
- Time Management Skills
- Interpersonal Skills
- Problem Solving Skills

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