



Job Description

Collector

Reports to: Collection Supervisor

Pay Range: \$15.00 and up

Job Responsibility Overview

Once fully trained, collectors will become expert jugglers – effectively managing their file of accounts, handling multiple callers, mastering a plethora of other duties – all while keeping a smile on their face and in their voice. A warm heart and nerves of steel are a plus! Collectors meet standards and goals, apply all collection practices, follow procedures and set a positive example for all team members.

Collectors treat management, co-workers, clients and consumers with dignity and respect at all times and are professional when communicating verbally or in writing. Team members embrace FCN's mantra, "Value People, Collect Money, In that Order".

Minimum Standards

- Possess a strong working knowledge of applicable local, state and federal laws.
- Possess an advanced level of understanding of the CUBS program.
- Possess strong dispute and fraudulent account identification and resolution skills.
- Possess a strong knowledge of FCN legal collection processes and documents.
- Possess a strong working knowledge of client systems where applicable.
- Possess a strong working knowledge of bankruptcy procedures and credit reporting regulations.
- Possess solid written and verbal communication skills.

While performing debt collection duties, the Collector will:

- Love coming to work every day!
- Demonstrate an attitude which supports the FCN mission.
- Strive to perform in a complaint free environment.
- Fully embrace the Mary Shores philosophy of collections.
- Meet FCN attendance and punctuality expectations.
- Participate in daily stretch breaks to promote ergonomic health.
- Balance assertive collection procedures with exceptional customer service.
- Able to multi-task as demonstrated by handling two phone lines and typing while talking on phone.
- Consistently apply the "8 Steps of a Collection Call".
- Master the skills measured in the Call Audit Form.
- Demonstrate understanding of legal account handling processes and understand legal documentation, language, and specific client requirements.
- Give 100% effort daily to achieve and maintain 80% of assigned quota.
- Participate in call reviews to ensure conversion percentages are consistent.

- Step up to the plate. When underperforming, initiate and work cooperatively with leadership to develop game plans, designed to return to acceptable conversion rates, collection goals and overall performance objectives.
- Apply guidelines to work disputed, fraudulent and bankruptcy accounts accurately.
- Obtain employer and contact information, including additional phone numbers, addresses, etc., from personal or business references.
- Continuously seek out additional knowledge utilizing FCN's leadership, training and other educational opportunities.
- Balance outbound dialing efforts with answering incoming calls – both are vital.
- Pass an annual recertification on local, state and federal laws.
- Perform other related collection duties as assigned.

Physical Demands

The physical demands described herein are representative of those that must be met by an employee to successfully perform the essential functions of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions. While performing the duties of this job, the employee is regularly required to sit for extended periods of time and communicate by talking and listening. The employee is occasionally required to stand, walk, and reach with hands and arms. The employee must occasionally lift and/or move up to 10 pounds. Specific vision abilities required by this job include close vision, and ability to adjust focus on a computer screen.

Work Environment

The work environment characteristics described herein are representative of those an employee encounters while performing the essential functions of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions. The noise level in the work environment is usually moderate. The employee will be provided with a headset and must be able to listen to a caller while others are speaking and interacting around them. Employees are required to participate in team-environment stretching exercises routinely during the workday.

I have read and understand the duties involved to perform this job successfully.

Can you perform the essential functions of this job with or without reasonable accommodation?

Yes No If not, please explain?

Signature of Applicant/Employee

Date