

At Pioneer Valley Credit Union, we create an environment where open communication and mutual respect are valued. As we continue to advance in introducing new technologies to our members to satisfy their financial needs and offer modern conveniences for today's discerning consumer, we continue to embrace the warm interaction for which credit unions are founded. Our employees are committed to a strong set of values and member service philosophy, dating back to the opening of our doors in 1923.

Our competitive and generous benefits include paid vacation and sick leave, medical, vision and dental benefits, short-term and long-term disability coverage, company paid life insurance, 401K with match, paid holidays and a family-friendly environment. Our total compensation and total benefits are highly competitive within the industry.

We strive to add value to our members' lives by providing them with fast, easy and convenient service. *The Credit Union Philosophy of "People Helping People" is and will always be our main priority.*

Pioneer Valley Credit Union is an Equal Opportunity Employer. We are committed to building an inclusive and diverse workforce.

Job Title: Recovery Specialist/Collections Officer

Job Status:

Pioneer Valley Credit Union is proud of our outstanding reputation; a financially sound organization that celebrated its 100th year anniversary and works knowingly to continuously improve our strategies of fostering a positive work culture.

At PVCU we work hard every day to maintain the trust we have achieved with our members and the surrounding community. The Recovery Specialist/Collections Officer is a customer focused role serving in a relationship management capacity helping members through their financial hardship while driving a tangible impact to the bottom line all the while representing Pioneer Valley Credit Union. This role will have the support and training needed to grow their career and make a lasting impact.

Join a team focused on the success of our members, the success of our communities, and the success of each other. If this sounds right to you, our Recovery Specialist/Collections Officer role may be the right opportunity for you.

HERE ARE SOME HIGHLIGHTS OF THIS OPPORTUNITY:

- Communicates with members and/or third-party vendors.

- Collects on delinquent loan debt.
- Collects on negative account balances.
- Analyze borrowers' financial situations.
- Handles all aspects of repossessions.
- Bankruptcies, and foreclosures.
- Arranges the sale of repossessed collateral.
- Determines additional investments to be made in collateral.
- Files claims with insurance agencies.
- Formulates trend criteria for loan underwriting.
- Knowledge in banking loan collection regulations.

Knowledge, skills, and experience required:

- Associate degree in business administration or related discipline or equivalent experience preferred.
- Three plus years of experience in loan collections and negative account balances, preferably within a financial institution.
- Demonstrated proficiency in using collection techniques and knowledge of laws and regulations related to all facets of collection.
- Strong ability to remain professional in dealing with difficult situations.
- Strong analytical and problem-solving skills.
- Strong communication skills for conflict resolution, building relationships, and soliciting cooperation. Courtesy, tact, and diplomacy are essential elements of the job.
- Proficiency with computer software applications, including MS Office Suite and lending and credit rating software or related software.
- Capable of operating spreadsheets and word processing programs.
- Ability to read, analyze, and interpret financial reports, procedures, and regulations.
- Ability to respond professionally to varied inquiries or complaints from members and vendors.
- Ability to perform duties with a high degree of accuracy; facility with numbers; attention to detail.
- Ability to work evenings and/or off hours on a rotation basis.
- Ability to work on a keyboard, sit for prolonged periods of time, and exert up to 25 pounds of force occasionally to lift, carry, push, pull or otherwise move objects.
- Ability to wear a headset if the position requires it.

Pioneer Valley Credit Union is an Equal Opportunity Employer. We are committed to building an inclusive and diverse workforce.
Please send resumes to HumanResources@pvcu.org