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**Job Title:** LPC Clerk

**Department:** Loan Processing Center/Collections

**Reports To:** Vice President, Lending

**FLSA Status:** Hourly – Non-Exempt

**SUMMARY**

The Collections Clerk supports the credit union’s efforts to reduce delinquency and minimize losses through direct member communication and loan resolution strategies. This position is responsible for reaching out to members with past-due loans, arranging payment solutions, and documenting collection activity in compliance with regulatory and internal policies. The role emphasizes digital member engagement through **Eltropy** and preparation of **restitution loan options** to help members bring accounts current and avoid charge-off.

**ESSENTIAL DUTIES AND RESPONSIBILITIES**

* Provide prompt and courteous service to members in financial distress.
* Uphold Alta Vista’s values of Integrity, Caring, Accountability, and Responsibility.
* Maintain a respectful, solutions-focused approach in all interactions with members.
* Protect member information and maintain strict confidentiality.
* Conduct proactive outreach to delinquent members via **Eltropy text messaging**, phone calls, and email to discuss payment solutions.
* Document all collection activity, member responses, and follow-up actions accurately in the collections system.
* Assist in preparing **loan workout options,** including **restitution loan packages,** for internal review and member presentation.
* Review account histories to determine appropriate resolution steps (e.g., skip pay, extension, hardship loan).
* Monitor accounts for CPI cancellations, repossession risk, and charge-off eligibility.
* Coordinate with repossession agents, insurance providers, and third-party vendors as needed.
* Respond to member inquiries related to past-due notices, loan defaults, and collection notices.
* Maintain accurate and updated member contact information.
* Follow all relevant consumer protection laws and regulations (e.g., FDCPA, FCRA, ECOA).
* Collaborate with loan officers, the collections team, and management to resolve delinquent accounts effectively.
* Participate in ongoing training related to collections practices, digital communication, and compliance.
* Other duties as assigned to support the overall goals of the Collections Department.

**QUALIFICATIONS**

To perform this job successfully, an individual must be able to perform each essential duty satisfactorily. The requirements listed below are representative of the knowledge, skill, and/or ability required. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

* High school diploma or GED required. Associate’s or Bachelor’s degree in business, finance, or a related field preferred.
* 1–2 years of experience in a financial institution or customer service setting preferred; lending experience a plus.
* Basic understanding of consumer loan products and credit principles.
* Familiarity with credit reports, income verification, and loan processing workflows preferred.
* Strong attention to detail, organizational skills, and ability to multitask.
* Professional communication skills (written and verbal) with a focus on member service.
* Proficiency in Microsoft Office (Word, Excel) and ability to learn credit union software systems.
* Ability to work both independently and collaboratively in a fast-paced environment.

**PHYSICAL DEMANDS AND WORK ENVIRONMENT**

The physical demands described here 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 stand; use hands and fingers to handle or feel; and talk or hear. The employee frequently is required to reach with hands and arms. The employee is occasionally required to walk and sit. The employee must occasionally lift and/or move up to 25 pounds. Specific vision abilities required by this job include close vision, distance vision, and ability to adjust focus. The work environment characteristics described here 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.

**Employee Name (Print):** \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

**Employee Signature:** \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Date: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

**Supervisor Signature:** \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Date: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_