

JOB POSTING NOTICE



POSITION: Collection Specialist

LOCATION: Sulphur Springs, TX

SCHEDULE: Monday - Friday 8:00 am - 5:00 pm

POSITION PURPOSE

This position is accountable for collecting the maximum amount of overdue funds from customers, which may include a variety of collection techniques, legal claims, and the selective use of outside collection services. This employee offers the customer the highest degree of service and promotes all Alliance Bank's products and services.

SKILLS, KNOWLEDGE, AND PHYSICAL REQUIREMENTS

- Ability to read, write, and speak the English language; bilingual helpful.
- High school diploma or equivalency.
- Ability to offer Alliance Bank's products or services.
- Two (2) years' experience in banking or job-related field and one (1) year of training and/or education in the field or a combination of education and experience providing equivalent knowledge.
- Ability to analyze customers' creditworthiness and handle the collections processes and procedures.
- Ability to respond to customer requests with tact, diplomacy, and a sense of urgency.
- Ability to organize and prioritize own tasks and responsibilities as well as certain departmental functions to improve overall efficiency as well as to set goals and meet deadlines.
- Ability to present a professional demeanor at all times.
- Ability to handle stressful situations throughout the organization.
- Ability to operate basic office equipment including a PC with job-related software.
- Ability to handle bank and customer transactions with a high level of confidentiality.
- Knowledge of state and federal regulations.
- Knowledge of Alliance Bank's loan policies and procedures.
- Schedules are prepared based on business needs and are subject to change at any time. This may include the need for evenings, weekends, or holiday coverage.

ESSENTIAL FUNCTIONS AND BASIC DUTIES

- Personify Alliance Bank's mission statement of **The best in all we do.**
- Promotes Alliance Bank's culture through all interactions modeling the Alliance Bank way of Customer Experience.
- Serve as liaison between customer and officer in providing information to each as required.
- Ability to handle the collections processes and procedures.
- Assist the Collection Officer.
- Assist with the following types of bank collections:
 - Consumer loans that are assigned for collection and/or repossession
 - Back up Collection staff for all phases of the judgment process
 - Assist with all phases of the Fannie Mae collection process
- Work with past due customers to get a current status
- Attendance at bank loan officer's meetings, past due meetings, and committee functions as needed.
- Will serve as backup for Collection Officer for taking any committee minutes.
- Process invoices for payments and maintain records for the files including entering invoices.
- Check NSF's on accounts that have been assigned to the Collection Officer.
- Prepare all collection letters and maintain files for imaging.
- Will serve as backup to Collection Officer for preparing the past due report and taking minutes for any past due meeting.
- Work on special projects as assigned by Chief Credit Officer.
- Maintains positive relations with all customers, discussing sensitive personal financial circumstances in a tactful manner.
- Ensure that all paperwork and processes meet all federal and state laws, and regulations.
- Establish, retain, and deepen relationships with banking center customers and potential customers to achieve sales goals and provide quality customer service.
- Keep updated on all Alliance Bank policies and procedures pertaining to this position.
- Attendance and punctuality are a must.

This is a summary of the requirements and essential functions.

The full job description is available upon request.

Qualified applicants should submit a resume to HR@Alliancebank.com.



AN EQUAL OPPORTUNITY EMPLOYER