



LAC COURTE OREILLES FINANCIAL SERVICES, LLC

13526 W Trepania Road / Hayward, 54843

JOB DESCRIPTION

Position Title: Debt Collector
Department: Call Center
FLSA Status: Non-Exempt/Hourly (FT-40 hours)
Field: Credit Collections - Call Center Operations
Rate: \$14.00
Posted Date: January 28, 2021
Closing Date: Until Filled

POSITION SUMMARY

The Call Center agent has the responsibility of working with past due customers, managing the collection of payments on short term loans. Minimizes past due loan collections for department through contact activities. The position reports to the Advance Customer Service Team Lead and/or Advanced Customer Service Manager with no direct reports. The individual has access to critical, and potentially sensitive, corporate systems and company & customer information.

ESSENTIAL FUNCTIONS

- Assisting in the overall ACS process in the Call Center.
- Provide superior customer service and follow established procedures.
- Ensures monthly monetary collection goals are achieved.
- Ensure compliance with all applicable laws governing collections are followed.
- Address and resolve customer complaints prior to escalating to Team Lead and/or management.
- Negotiating resolutions on delinquent accounts.
- Handling all inbound and outbound customer calls.

SKILLS

- **Active Listening** - Giving full attention to what other people are saying, taking time to understand the points being made, asking questions as appropriate, and not interrupting at inappropriate times.
- **Integrity** - The ability to exercise good business ethics and honesty.
- **Product Quantity** - Meets productivity standards; Completes work in timely manner; Strives to increase productivity; Works quickly.
- **Demonstrate Professionalism** - Approaches others in a tactful manner; Reacts well under pressure; Treats others with respect and consideration regardless of their status or position.
- **Negotiation** - Demonstration of strong negotiation techniques.
- **Writing** - Communicating effectively in writing as appropriate for the needs of the audience.
- **Speaking** - Talking to others to convey information effectively.
- **Critical Thinking** - Using logic and reasoning to identify the strengths and

<p>weaknesses of alternative solutions, conclusions or approaches to problems.</p> <ul style="list-style-type: none"> • Reading Comprehension - Understanding written sentences and paragraphs in work related documents. • Social Perceptiveness - Being aware of others' reactions and understanding why they react as they do. 	
ATTRIBUTES	
<ul style="list-style-type: none"> • Oral Expression - The ability to communicate information and ideas in speaking so others will understand. • Oral Comprehension - The ability to listen to and understand information and ideas presented through spoken words and sentences. • Written Comprehension - The ability to read and understand information and ideas presented in writing. • Written Expression - The ability to communicate information and ideas in writing so others will understand. • Speech Clarity - The ability to speak clearly so others can understand you. • Speech Recognition - The ability to identify and understand the speech of another person. 	
EXPERIENCE AND EDUCATION	
<ul style="list-style-type: none"> • High School Diploma or GED • Some college (preferred) • 2+ Years of collections, customer service, or loan processing experience (preferred) 	
COMPUTER SOFTWARE/HARDWARE	
<p>Microsoft Word, Excel, PowerPoint Outlook Exchange, Internet, Collection software, ex; Veritrak, Tran</p>	
PHYSICAL REQUIREMENTS/WORK ENVIRONMENT	
<ul style="list-style-type: none"> • Must be able to stand and for long periods of time, talking, hearing constantly • Typing, data entry in screens daily • Sit in front of computer monitor (s) daily. • Occasionally lift up to 5 lbs. • Noise Level: moderate noise level daily in an office atmosphere. 	
JOIN OUR TEAM	
<p>Employee Allowance (Competitive wages) Paid Time Off (PTO) Retirement Plan (401K with matching) Perfect Attendance Incentives Advancement Opportunities</p>	<p>Perks & Bonuses Medical/Dental Insurance Continuing Education Release Time Professional development</p>
HOW TO JOIN OUR TEAM – APPLICATION PROCESS	
<p>Submit to LCO Financial Services directly at the address listed above:</p> <ol style="list-style-type: none"> 1. Financial Services Application (pick up on site) 2. Resume (optional) 3. Cover Letter (optional) 	
<p>*LCO Financial Services is an equal opportunity employer; however, Indian Preference will apply to qualified applicants.</p>	