



Position: Collections Manager
Status: Full-time, Exempt
Location: Modesto, California

Position Summary:

Self-Help Federal Credit Union (SHFCU), a non-profit community development financial institution, is looking for a strong leader to manage our Collections Department. This is an opportunity for an experienced manager to join a national leader in community development finance, to help continue the expansion of its impact serving low-income and otherwise underserved communities.

The Collections Manager will direct all activities and manage the day to day operations of the general Collections functions of the collections department focused on assisting the members with managing their debt while minimizing losses to the Credit Union. Ensures compliance with State, Federal, Consumer Finance Protection Bureau (CFPB), Fair Debt Collection Practices Act (FDCPA) and other required regulations, and abidance of credit union procedures, in connection with the credit union's vision statement.

Responsibilities Include:

- Manage all functions of the department including goal setting, staff management, and participation in the Team Leader group.
- Partner with SVP to create and execute annual CA Consumer Collections goals ensuring these goals are met through monthly management meetings, timely performance evaluations, and preparation and delivery of annual Catalytic Coaching for the CA Collections Team.
- Responsible for directing, developing, and motivating personnel on an ongoing basis, working with employees of different skills and abilities to ensure staff follows expected guidelines regarding member relations/service.
- Prepare monthly CA consumer delinquent loan reports for the SVP.
- Analyze delinquent consumer loans and make recommendations to improve CA and IL consumer loan underwriting.
- Periodically meet with employees to share information; hold monthly meetings with CA Collections Supervisors to review monthly collections activities and delinquencies; hold monthly meetings with Branch Managers to review losses from Negative Shares due to NSF, Fraud and Overdrawn account activity.
- Other duties as assigned

**Requirements:**

- Strong commitment to our mission – creating economic opportunity for traditionally underserved communities
- Strong cultural competency and a preference for working in organizations that values diversity, teamwork and collaboration
- Demonstrated capacity to successfully lead business activities, build relationships and manage staff
- 5+ years management experience in collections work and managing collections officers
- Thorough knowledge of:
 - California bankruptcy laws and procedures for filing small claims, civil judgements and wage garnishments on consumer loans
 - Repossessions, skip tracing and recovering on deficiency balances for consumer loans
 - Self-Help products, services, and loan/collection policies
 - Credit union and government regulations
- Communication and interpersonal skills: able to communicate well with members, co-workers and management, and represent the credit union positively; significant trust and diplomacy required, in addition to courtesy and tact
- Problem-solving skills: able to effectively research, investigate, and offer solutions to issues that are more complex and difficult in nature
- Strong analytical ability, judgement, and ingenuity; demonstrates a high level of discretion in the performance of the job
- Excellent organization, prioritization, planning, and follow-up skills
- Willingness and ability to stay late as required to complete task or project at hand
- Intermediate MS Office skills: Word, Excel, Outlook
- High school diploma or equivalent
- Bilingual Spanish/English

About us:

Self-Help Federal Credit Union was chartered in 2008 to build a network of branches that serve working families and underserved communities. With 17 branches in California, 9 branches in Illinois, 2 branches in Florida, and 1 branch in Wisconsin, over \$1 billion in assets, and serving more than 79,000 members, Self-Help Federal is one of the fastest-growing low-income designated credit unions in the country. It is part of the national Self-Help family of non-profit organizations whose collective mission is to create and protect ownership and economic opportunity for all. For 38 years, the Center for Community Self-Help and its affiliates have provided \$7.9 billion in financing to help over 149,000 low-wealth borrowers buy homes, start and build businesses, and strengthen community resources. For more information, go to www.self-helpfcu.org and www.self-help.org.

We are an equal opportunity employer:

Self-Help is committed to providing equal employment opportunities to all persons regardless of race, color, class, age, religion, disability that can be accommodated, marital status (including domestic partner status), ancestry, nationality, national origin, religion (and lack thereof), family status, sex (including pregnancy, childbirth, and related medical conditions), other medical condition and/or disability: physical or mental, AIDS/HIV status, genetic information, sexual identity, gender identification (including transgender status), sexual orientation, political activities or affiliations, and veteran status.



Compensation:

Competitive salary, based on experience, plus a generous benefits package that includes health, dental, life insurance, flexible spending plan, retirement plan, paid parental leave, and domestic partners policy.

Please apply to our Human Resources Department:

Interested individuals please send a resume and cover letter to cahiringmanager@self-helpfcu.org with "Collections Manager, Modesto" in the subject line of your message.