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## Job Description: Collector

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### Collections Department

**Supervisor:** Collection Supervisor  
**Status:** Full-time  
**FLSA:** Non-exempt

**Revised:** 01/15/05

**Approved:**

**Position Summary:** Under the direct supervision of the Collections Department management team, negotiating payment arrangement and liquidating delinquent accounts in accordance with all applicable laws and guidelines.

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### Essential Duties & Responsibilities

Contact delinquent account holders via the automated dialer, inbound call, and/or manual calls to negotiate and arrange payment on delinquent accounts

Actively listening and probing the debtors to gather information to best resolve the delinquent balance of the account

Clear, concise, and professional communication with all debtors or attorneys

Conduct skip trace work to locate and/or verify information regarding account holders with the intent to collect a debt

Maintain accurate and thorough records regarding actions taken on accounts

Follow guidelines set forth in the FDCPA in addition to any and all guidelines set forth by the other governing bodies

Follows-up on accounts in queue to ensure payment arrangements are maintained

Contact account holders regarding NSF checks and broken promises

Report any discrepancies regarding an account to management

Conforms with and abides by all regulations, policies, work procedures, and instructions to perform any other job-related duties requested by any person authorized to give instructions or assignments.

Performs other related duties incidental to the work described herein

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### Accountability

Responsible for meeting established financial and production goals set forth by management.

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### Qualification/Requirements

**Education Requirement:** High School / GED diploma

**Related Experience:** Minimum of 1 year of collections or related experience

**Computer Equipment and Software Requirements:** Working knowledge of Microsoft Office and Internet software.

### **Disclaimer & Acknowledgment**

This job description is intended to indicate the kinds of responsibilities and levels of difficulty required of the employee(s) in this position and in no way states or implies that these are the only duties to be performed by the employee(s) in this position, nor does it restrict management's right to assign or direct responsibilities to this position at any time.

All duties and responsibilities are essential job functions and requirements and are subject to possible modification at any time due to reasonable accommodation or other reasons. The requirements listed in this document are the minimum levels of knowledge, skills, or abilities.