



We passionately believe that our team is at their best when they have the opportunity to learn, collaborate and find new ways to solve our members' challenges, no matter what part of the business they are in.

Join us in our journey for improving the lives of those in our community by being the helping hand that gives back!

The Position

Loss Mitigation – Quality Control

Job Summary

The Loss Mitigation/Quality Control associate will compile and evaluate information needed to collect delinquent accounts; recommend and initiate legal proceedings on enforcement actions quickly understand and analyze each situation and recommend what action needs to be taken.

Reviews consumer loans for adherence to loan policy, credit standards and compliance requirements. Provide an objective appraisal to credit union senior management in order to help identify potential loan problems.

Duties and Responsibilities:

- Perform all collection activities on overdrawn shares, delinquent loans and credit cards.
- Assist in preparation of delinquent account information for the Delinquent Loan Committee including the delinquent loan report, delinquent loan monthly charts, and recommended charge off report.
- Prepare information needed or required by third party agencies, including collection agencies or attorney firms, insurance claims, bankruptcy trustee and repossession agent.
- Reviews consumer loan files for adherence to loan policy, credit standards and compliance requirements
- Prepare monthly quality control reports and work with the VP Operations / VP of Lending / VP of Branches to disseminate information.
- Maintains professionalism and balance between the risk to the Credit Union and the member.

EDUCATION/EXPERIENCE:

- Associates or bachelor's degree preferred
- Prior loan knowledge preferred
- Excellent communication skills required
- Computer literacy is a must, especially Microsoft Office - Credit Union or Bank experience preferred

PLEASE SUBMIT RESUMES AND APPLICATIONS TO hr@niagaraschoice.org

Niagara's Choice Federal Credit Union is an Affirmative Action and Equal Opportunity Employer and it is our policy to not discriminate against any employee or applicant for employment because of race, color, religion, sex, national origin, age, marital status, sexual orientation, gender identity, genetic information, disability, veteran status, or any other status protected by federal, state or local laws.