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| **Collector** |
| **Reports To:**  | President or Operations Manager |
| **Department:**  | Creditech Collector |
| **Status:**  | Non-Exempt |
| **Revision:** | January 11, 2017 |

**POSITION SUMMARY:**

Collect delinquent accounts assigned to agency in a timely and professional manner within guidelines of the Fair Debt Collection Practice Act, Health Information Portability Accountability Act(HIPAA) and company policies.

**POSITION DUTIES:**

* Assumes responsibility for collecting accounts assigned to Creditech by using the Columbia Ultimate Business System.
* Work accounts assigned to collection desks. Work involves initiating telephone contact with debtors, corresponding via appropriate system letter(s), inquiring and updating information in the system.
* Reviewing notes and responding to debtor’s incoming mail.
* Answer incoming calls and handle with appropriate office procedures.
* Work accounts until collected or deemed uncollectible or sent to a support desk for further activity.
* Update debtor’s information on the system so other personnel can be aware of the account status as needed.
* Adheres to, Abides and performs with the rules and guidelines of the company and guidelines/interpretations of the Fair Debt Collection Practice Act and HIPAA. Any fragrant and/or continuous violation of office policy and of FDCPA will be subject to immediate termination.
* Must maintain strictest confidentiality concerning all work while outside the company and internally, discussing relative information with interested parties as necessary.
* Must conduct his/herself and all business transactions in a professional manner.
* Assist new employees with training.
* Other duties as assigned.

**POSITION REQUIREMENTS:**

* **Integrity:** Approaches others in a tactful manner, reacts well under pressure, treats others with respect and consideration regardless of their status or position, keeps commitments, maintains confidentiality, inspires the trust of others, works with integrity and ethically, open and honest communication and uphold organizational values.
* **Problem Solving**: Identifies and resolves problems in a timely manner, gathers and analyzes information skillfully, develops alternative solutions, works well in group problem solving situations and uses reason even when dealing with emotional topics.
* **Teamwork with Accountability:** Balances team and individual responsibilities, gives and welcomes feedback, contributes to building a positive team spirit, puts success of team above own interests, supports everyone's efforts to succeed and recognizes accomplishments of other team members.
* **Oral Communication:** Speaks clearly and persuasively in positive or negative situations**,** listens and gets clarification**,** and responds well to questions.
* **Written Communication:** Writes clearly and informatively and presents numerical data effectively.
* **Judgment:** Displays willingness to make decisions, exhibits sound and accurate judgment, supports and explains reasoning for decisions, includes appropriate people in decision-making process and makes timely decisions.
* **Quality:** Demonstrates accuracy and thoroughness, looks for ways to improve and promote quality, applies feedback to improve performance, and monitors own work to ensure quality.
* **Quantity:** Meets productivity standards, completes work in timely manner and strives to increase productivity.

**POSITION QUALIFICATIONS:**

To perform this job successfully, an individual must be able to perform each essential duty satisfactorily. The requirements listed below are representative of the knowledge, skill, and/or ability required. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

**Technological Skills:**

* Must meet proficient typing standards (5,000 kph)
* Knowledge of Word Processing and Spreadsheet software.

**Training, Certificates, and Licenses:**

* No Certifications required at this time.

**Language Ability:**

* Ability to read and interpret documents such as safety rules, operating and maintenance instructions and procedure manuals.
* Ability to speak effectively to debtors and to employees.

**Math Ability:**

* Ability to add, subtract, multiply, and divide in all units of measure.

**Reasoning Ability:**

* Ability to apple common sense understanding to carry out instructions furnished in written, oral or diagram form.
* Ability to deal with problems involving several concrete variables in standardized situations.

**POSITION WORKING CONDITIONS/ENVIRONMENT:**

The work environment characteristics described here are representative of those an employee encounters while performing the essential functions of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

* The noise level in the work environment is usually moderate.
* Specific vision abilities required by this job include close vision, peripheral vision, depth perception and to adjust focus.

**Physical Activities:**

* While performing the duties of this job, the employee is ***regularly*** required to sit; use hands, fingers, handle, or feel and talk or hear.
* The employee is ***frequently*** required to reach with hands and arms.

**EDUCATION AND EXPERIENCE:**

* High school diploma or general education degree (GED);
* Minimum 1-3 years related experience and/or training; or
* Equivalent combination of education and experience.

The above statements are intended to describe the general nature and level of work being performed by the person assigned to this position. Position duties are intended to describe those functions that are essential to the performance of this job.

This job description does not state or imply that the above are the only duties and responsibilities assigned to this position. Employees holding this position will be required to perform any other job-related duties as requested by management. All requirements are subject to possible modification.