



**Position Title:** Assistant Collections Manager

**Reports To:** Collections Officer

**FLSA Class:** Exempt

**Purpose:**

Plans, organizes, and directs the activities of the Asset Recovery department. Makes final decisions regarding action on delinquent loans/accounts, including workout loans and extensions. Coordinates paralegal effort of delinquent accounts with the company’s legal counsel. Refers charged off accounts and monitors results with collection agencies. Liaison with credit reporting agency to assure files are properly maintained. Represents the company in small claims, municipal and bankruptcy courts. Directs the filing of bond claims. Conducts risk analysis and mitigation. Identifies risk management issues and trends and provides reporting to management.

**Responsibilities:**

- Sets staff goals, monitors progress, and directs the workflow of the department to assure standards are met. Is responsible for performance evaluations and annual review of performance expectations for subordinate personnel.
- Proactively analyzes monthly losses, identifying and projecting subsequent month’s losses and delinquency ratios and numbers.
- Facilitates monthly charge-off review meeting to discuss charge off and loss trends.
- Recommends strategies to address negative trends and isolation of impacting factors and/or risk factors which have been identified.
- Analyzes Risk Management trends and communicates results to management.
- Evaluates and provides timely responses to customer inquiries for loss mitigation relief, including payment modifications.
- Prepares and maintains required records and reports regarding loss mitigation loan servicing activities to remain in compliance with SOX regulations and internal controls.
- Oversees the appropriate documentation for bankruptcy accounts. Oversees Small Claims Court documentation with the court. Prepares the required documentation for assignment to collection agencies or attorney. Attends court hearings for various legal/bankrupt files. Oversees the preparation of delinquent accounts for charge off requests.
- Oversees and completes all projects as assigned. Keeps management apprised of all critical issues.



- Must comply with all company policies and procedures, applicable laws and regulations, including but not limited to, the Bank Secrecy Act, the Patriot Act, and the Office of Foreign Assets Control.
- Manage the repossession process of the indirect auto portfolio, to include developing strategies for recoveries for all charged off loans.
- Collection of Gap and Warranty premiums.

**Skills and/or Experience:**

- Three to five years of similar or related experience, including preparatory experience.
- Bachelors degree preferred; High School Diploma or equivalent
- Microsoft Office Suite
- Ability to provide excellent customer service to all types of customers
- Attentiveness to deadlines and details
- Effective decision-making and problem-solving skills
- Ability to exercise good judgment, courtesy, tact and patience
- Excellent interpersonal, communication, presentation, organization skills

*BrandBank is an Equal Employment Opportunity (EEO) employer and welcomes all qualified applicants. Applicants will receive fair and impartial consideration without regard to race, sex, color, religion, national origin, age, disability, veteran status, genetic data, or religion or other legally protected status.*

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**To apply: <https://www.thebrandbank.com/careers>**