

**CommunityBanc, Inc.**  
**Notice of Open Position**

DATE: July 10, 2024

**THIS POSITION IS NOW OPEN:**

Job Title: Collections Specialist  
Department: Collections Department  
Location: TBD  
Supervisor: Collections Manager  
Schedule: M-F, 8-5 (hours may vary at times)

**Summary:**

Assists the Collection Manager in the collection efforts of The Community Bank.

**Essential Duties and Responsibilities:** include the following. Other duties may be assigned.

- Knows and follows the Bank Collection policy and has a good knowledge of the Fair Debt Collection Practices Act.
- Has a good working knowledge of the Bank loan policy.
- Actively collects on all delinquent loans within the Bank, including accounts in collections (charged off).
- Works closely with lenders on delinquent and matured real estate and commercial loans.
- Makes arrangements with customers to pay on delinquent accounts, including delinquent checking accounts and charge-off accounts.
- Recommends customers who qualify for a modification to Collection Manager.
- Arranges to pick up collateral for non-payment on loan.
- Prepares repossessed vehicles and real estate for resale.
- Notifies customers of deficiency balances, if any, after sale of repossessed vehicle or foreclosed property. Arranges payment schedule with debtor; proceeds with legal action when needed.
- Works with the Bank's auction company to ensure collateral is sold in a timely manner and at reasonable value.
- Assists in producing reports such as Bankruptcy, REO, Charge Off, Litigation and Non-Accrual Reports for the monthly meeting.
- Understands, interprets and complies with bankruptcy procedures.
- Works with Allen & Baughman in regard to demand letters, subpoenas, bankruptcy and estate claims when needed.
- Prepares and processes charge-off accounts, as needed.
- Prepares payments on monthly basis from Chapter 13 bankruptcies, as needed.
- Prepares files for bankruptcy hearings when needed.

- Organizes and prioritizes work assignments.
- Reviews and assists with the approval of the customer list for seasonal skip pay.
- Follows and supports the Company's policies and procedures accurately.
- Positively represents the Company's culture and values.
- Achieves annual goals as assigned.
- Completes annual required regulatory training curriculums as assigned

### **Supervisory Responsibilities**

This job has no supervisory responsibilities.

### **Education, Training and/or Experience**

Associate's degree (A. A.) or equivalent from two-year college or technical school and one to two years related experience and/or training; or equivalent combination of education and experience.

### **Certifications, Licenses, Registrations**

Valid Driver's License