



PO Box 196 Kyle, SD 57752 | tel (605)455-1515 | fax (605)455-1514

LFCU Member Service and Collections Specialist Job Duties and Responsibilities

Collections Specialist:

1. Know and implement Lakota Federal Credit Union's Lending, Collections, and Charge Off Policies.
2. Review collection report weekly with Branch Manager, set up ACH's, or other automatic payment methods, communicate delinquency following the Collection Policy to include phone calls, letters and documentation in CU*Answers with copy of letters sent out to be maintained in the loan file.
3. Work with all payroll offices to ensure automatic payments are set up for borrowers in a timely manner, at the time of loan approval and as garnishments are awarded for repayment.
4. Report Collection Plan Weekly to LFCU Board Chairman.
5. With Branch Manager determine accounts to submit to court for collection, prepare judgements and submit to court.
6. Prepare all court documents; Orders, Judgements, Motions etc.
7. Update Excel Spreadsheet weekly of the status on current judgements. Report to be submitted monthly for board review and approval.
8. Obtain Lay Advocate License with Oglala Sioux Tribal Court in order to represent Lakota Federal Credit Union in all Court Hearings and Proceedings.
9. Enforce all collections and garnishments as awarded by courts. Maintain relationship with payroll clerks to enforce garnishments as issued.
10. Responsible for the tracking all collateral to be repossessed.
11. Coordinate with OST Public Safety and/or other repo agencies to collect collateral upon court award in a timely fashion. Consider and implement best option for liquidating collateral upon possession.

Rolling Rez:

1. Drive and practice safe travel and security of the Rolling Rez Unit to surrounding communities each week as necessary.
2. Maintain presence on Rolling Rez Unit while LFCU teller assists members.
3. Know and implement Rolling Rez Unit policies and procedures.



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Underwriting:

1. Know and implement Lakota Federal Credit Union Lending Policy
2. Will understand loan applications and the loan application process and procedures.
3. Review Loan Applications for completeness and follow up with applicant with request for missing documents.
4. Prepare Underwriters Worksheet according to loan policy and loan closing procedures
5. Submit UW's worksheet to Branch Manager for review and/or approval or denial.

Member Service:

1. Complete members transactions such as account inquiries, member to member transfers, transfers from savings accounts to pre-paid debit cards, as well as all other non-cash transactions.
2. Open new member accounts. Responsible for knowing and practicing all required NCUA disclosures for new accounts and teller transactions.
3. Answering the phone and direct to appropriate staff or assist directly.