



Loan Servicing Specialist

TCT Federal Credit Union

Full Time – Clifton Park

TCTFCU is interviewing for a Loan Servicing Specialist. This position will be responsible for the handling of TCT's delinquent loan accounts, loan servicing issues, negative balance accounts and the handling of potential fraud related losses. The Loan Servicing Specialist will be expected to efficiently and effectively assist Members that are experiencing financial difficulties with respect to their financial obligations at TCT. There is a heavy outbound calling phone expectation with this position. The position requires that the Loan Servicing Specialist have solid phone communications and listening skills in order to assist our Members in situations that oftentimes require high degrees of diplomacy, tact, professionalism and empathy. The Loan Servicing Specialist will also work closely with our internal departments and will be a liaison between outside collection agencies and TCT in the handling of seriously delinquent accounts and supporting actions surrounding these accounts.

Applicants must have:

- High School Diploma.
- 1-3 years credit union, banking or collection experience.
- Knowledge of collections, member service, bankruptcy procedures and legal requirements, with a basic understanding of the credit union's default enforcement protocols.
- A full understanding of our products and services and how each one might benefit our members.
- Up to date knowledge of all State and Federal regulations that are applicable to the collections and loan servicing areas with particular attention to Federal Bankruptcy Act, and the Fair Credit Reporting Act.
- Excellent written communication skills.
- Excellent listening, verbal and phone communication skills. (Diplomacy, tact, empathy).
- Strong interpersonal, problem solving, multi-tasking, and leadership skills.
- Strong attention to detail and accuracy.
- Strong analytical skills.
- Ability to work in multiple computer applications including but not limited to Microsoft Office Suite and basic business machines.
- Ability to work independently and as part of a team.

TCT offers a competitive compensation plan; an enthusiastic team-oriented environment, an outstanding benefits package including: medical, dental, vision, life and disability, voluntary benefits, paid vacations, an extremely generous 401(K) plan, and much more! If you meet the above qualifications and would like to be considered for this position, please send your **resume** along with a **cover letter & salary requirements** to:

TCT Federal Credit Union
Attn: Human Resources
416 Rowland St. Ballston Spa, NY 12020
Or email to jobs@tctfcu.org
Or Fax to: 518-288-3751