

Loss Prevention Representative

Well, well, well. Look who it is...

We've been waiting for you to swing by and check us out. We have some jobs here at Andigo that could be a great fit for you, since you have a hankering for a fast-paced, get-it-done workplace and a passion for helping people, just like the rest of our team.

But before we get into all that, a little about us. While you may not have heard our name – say it with us, “Andigo sounds like indigo” – we’ve expanded to 40,000 members and lots of sponsor organizations (businesses with a bank-at-work perk for their employees). Good folks from the greater Chicago area and across country.

Did you catch that? That one word you won't see big banks use? “Members,” that's right. Andigo is a not-for-profit, member-owned credit union. We exist for one and only one reason: to help our members achieve their goals whenever, wherever they go. Because we're not a bank, we don't drive up profits just because shareholders demand it. Instead, we focus on driving up member happiness through low loan rates, high deposit rates and low or no fee products and services. Makes banks seem like kind of a bummer, huh? That's why we need to get the word out about all of the great opposite-of-bummer things we're doing for our members here at Andigo.

That's why we need you.

You're someone who sees a wrong and rights it. You take work seriously but not yourself. You want to surround yourself with other highly motivated, highly fun people who want to grow Andigo. You want to prove that when we set a goal to make a difference in our members' lives. Together we truly can. That's not easy, but you already know that because you're a person who loves a challenge as much as you love top compensation and A+ benefits for your hard work.

We think you belong here, do you? Thought so. Let's go!

Summary

Responsible for servicing delinquent member loans and depository products including automobile loans, personal loans, credit cards, and mortgages. This position also supports fraud prevention/investigation, debit/credit card disputes, repossessions, and bankruptcies by working with members and vendors directly.

Essential Duties and Responsibilities

- Contact members by telephone, email and mail for collection of delinquent loans, and escalate to Loss Prevention Manager when necessary.
- Apply payments to loans and negative deposit accounts
- Gather and track information/promises from members and hold members accountable regarding payment arrangements to bring loans current.
- Recommend cars for repossession and send for recovery.
- Recommend loans and negative accounts for monthly charge off.
- Contact members with negative share accounts for collection efforts including closing accounts/charging off.
- Work with members on workout programs such as restructures, skip a pays and re-aging of delinquent loans. Evaluate which program is appropriate and discuss options with member.
- Collect, underwrite and evaluate documentation to recommend action to take regarding temporary or permanent loan modifications.
- Assist with fraud alerts to determine validity of application.
- Collect forms and information while working with members directly on debit card disputes to prepare dispute packets. Follow up with rebuttal if necessary.
- Process payment protection claims and follow-up with insurance company when appropriate to assist member with paperwork or questions.
- Have a working knowledge of bankruptcies.
- Interface with assigned attorney offices for demand letters, judgments and other legal action.
- Other duties as assigned by the Loss Prevention Manager.

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 essential functions.

Education and/or Experience

Requires a high school diploma or equivalent (college degree preferred) with a minimum of 1 year of experience in banking or customer service and previous experience working in a financial institution preferred.

Technical / Interpersonal Skills

- Excellent communication, interpersonal, and member service skills.
- Able to deal with people in crisis (e.g. bankruptcy, disability, unemployment, fraud)



- Detail oriented with a high degree of accuracy and quality.
- Maintains a high level of confidentiality.
- Working knowledge of word processing, spreadsheet and collection software applications is required.
- Ability to handle multiple tasks in a fast-paced environment with minimal supervision.
- Excellent time management, organizational and follow-through skills.

Compensation and Benefits

Andigo is proud to offer a comprehensive benefits package that includes medical, dental, vision and life insurance options. A generous 401(k) and vacation plans.

EEO Disclaimer:

Andigo is an Equal Opportunity Employer. We do not discriminate on the basis of race, religion, color, sex, age, national origin or disability.

To apply

Please send your resume to Georgia Katsianis at georgia@careerdevsavant.com