

InRoads Credit Union is seeking a diligent, and knowledgeable full-time Default Servicing Specialist to join our team in St Helens, Oregon. This position is eligible for a hybrid schedule and comes with a full benefit package including a matching 401k. We are looking to fill this position immediately.

At the heart of every InRoads Credit Union position is a relationship built between you and the members you serve. Transparency, acceptance of individuality, confidence and strong communication skills are necessary. You understand that members trust and rely on your assistance daily. Your goal is to exceed the members' expectations in everything you do.

The Default Servicing Specialist I is responsible for managing delinquent consumer loans, credit card, and deposit accounts through proactive member engagement, financial counseling, account resolution, and recovery strategies. This position works directly with members experiencing financial hardship to identify repayment solutions while protecting the Credit Union's assets and maintaining positive member relationships.

This role will require a minimum of two years of experience working in the financial industry, preferably in collections and/or asset recovery. An associate's degree in business, finance, accounting, or related field is preferred.

A successful Default Servicing Specialist 1 should be equipped with the following:

- Strong knowledge of collection practices, consumer lending, and delinquency management.
- Ability to effectively negotiate payment arrangements and resolve difficult situations professionally.
- Spanish speaking preferred.
- Excellent verbal, written, and interpersonal communication skills.
- Ability to analyze account information and make sound recommendations.
- Strong organizational skills with attention to detail and follow-through.
- Ability to manage multiple priorities in a fast-paced environment.
- Proficiency with collection systems, core processing platforms, Microsoft Office applications, and business software.
- Ability to maintain confidentiality and exercise discretion.
- Strong problem-solving and decision-making skills.
- Ability to work both independently and collaboratively.
- Regular use of computer, telephone, and office equipment.
- Ability to communicate effectively in person, virtually, and by telephone.
- Ability to sit for extended periods with occasional standing, walking, reaching, bending, and lifting up-to 25 pounds.
- Ability to work a flexible schedule as business needs require.

InRoads Credit Union is an Oregon-based not-for-profit financial institution. At InRoads, we are trusted resources for our members and communities. We're here to deliver the financial expertise our members want and need, from affordable loans and financial resources to money-saving advice and planning. When our members succeed, so does the credit union. Our employees are a vital part of that success. Transparency, celebration of individuality,



Default Servicing Specialist 1

confidence, the ability to work with members to achieve their financial goals and dreams, and strong communication skills are necessary for any successful candidate.

Together we are InRoads Credit Union.

If you feel a connection with our credit union after reading a little about the position and our organization, and you meet minimum qualifications, submit your employment information (letter of interest, resume and application) as soon as possible. This position will remain posted until filled.

InRoads is an equal employment opportunity employer.