



**NORTH DAKOTA
CLASS DESCRIPTION**

ND Human Resource Management Services
Phone: (701) 328-3290

Class Code(s): 0301
0302
0303

COLLECTIONS OFFICER

SCOPE OF WORK:

Work involves activities associated with the collection of delinquent loans, fees, taxes, or other debts, and ensuring compliance with rules, regulations, and laws.

DUTIES PERFORMED AT ALL LEVELS:

- Research account histories, review records, and perform other investigative procedures to obtain financial or personal information relative to collection of outstanding debt and ability to fulfill obligations.
- Locate and contact debtors by phone, mail, or personal visit in attempts to secure payment of delinquent taxes, loans, or other debts.
- Persuade and counsel debtors on repayment options based on guidelines.
- Compose correspondence to debtors, attorneys, credit organizations, or other agencies regarding payment delinquencies, payment agreements, etc.
- Perform calculations for payoff amounts, interest, etc.
- Prepare and maintain required forms, reports, and other documentation regarding collection activities.
- Input, update, and reconcile account information to maintain current and accurate records.
- Confer with account holders, loan servicers, and other sources to establish payment agreements.
- Monitor accounts and make recommendations to supervisor regarding accounts needing legal actions.
- Provide technical information and assistance to account holders, loan servicers, taxpayers, and other agencies.

NOTE: The duties listed are not intended to be all-inclusive. Duties assigned any individual employee are at the discretion of the appointing authority.

COLLECTIONS OFFICER I

0301

GRADE G

LEVEL DEFINITION:

Work at this level involves skip tracing and other collections activities that are characterized as relatively basic because of the routine and repetitive nature of the activities. Collections usually are specialized in one area, i.e. student loans, thereby limiting the degree of complexity based on the specific guidelines that are available.

ADDITIONAL DUTIES PERFORMED AT THIS LEVEL:

- None

MINIMUM QUALIFICATIONS:

Requires a high school diploma or a GED and four years of work experience performing bookkeeping, collections, banking, auditing, or finance activities. College-level coursework in accounting, business administration, banking, economics, or finance may substitute for the work experience requirement on a year-for-year basis.

COLLECTIONS OFFICER II

0302

GRADE H

LEVEL DEFINITION:

Work at this level is differentiated from the first level by the greater level of accountability associated with decisions in the negotiation and subsequent legal action involved in the collection process within applicable laws and regulations.

ADDITIONAL DUTIES PERFORMED AT THIS LEVEL:

- Negotiate with debtor and establish repayment agreements; or assist in negotiating repayment agreements of complex cases.
- Determine when legal action (lien, judgement, etc.) is appropriate; initiate action to pursue collection through legal process; recommend and assist with litigation and other legal action deemed necessary.
- Coordinate activities of loans or accounts processed through collection agencies, foreclosure, or other legal action.
- Research current laws and regulations.
- Provide technical assistance to collection agencies on laws relating to subject collections, i.e. unemployment tax laws.
- Testify at hearings or court proceedings regarding collection activities.
- Monitor loan servicers for compliance to federal and state laws and regulations; notify servicers that are not in compliance.
- Contact appropriate sources to secure services such as inspections, assessments, maintenance, and insurance of property held in foreclosure.

MINIMUM QUALIFICATIONS:

Requires a high school diploma or a GED and four years of work experience performing collections activities. College-level coursework in accounting, business administration, banking, economics, or finance may substitute for the work experience requirement on a year-for-year basis.

COLLECTIONS OFFICER III
GRADE J

0303

LEVEL DEFINITION:

Work at this level involves similar activities to those represented at the Collections Officer II level. However, work is differentiated from the previous level by the broader scope of knowledge required to perform activities associated with a large number of separate and different collections. Work is, therefore, characterized as being the most complex collections because of the requirement to research, interpret, and apply varying laws, rules, and regulations associated with multiple and different types of collections.

ADDITIONAL DUTIES PERFORMED AT THIS LEVEL:

- Review debtor's entire account history for compliance with all of the various types of collections.
- Communicate with debtor on compliance requirements.
- Negotiate and resolve with debtor any action necessary to become compliant with requirements.

MINIMUM QUALIFICATIONS:

Requires a bachelor's degree with a major in accounting, business administration, banking, economics, or finance, and two years of work experience in collections. Additional work experience in collections may substitute for the education requirement on a year-for-year basis.

Eff. Date: 10/92

Rev: 9/96 – Rewritten in current format

Rev: 9/01 – Added 3rd level, reviewed class evaluation and grades of existing levels

Rev: 7/12 – Conversion to Hay System