

Oxford Bank & Trust

Consumer Lending, Collector- Indirect Lending Trainee

Oxford Bank & Trust is looking for an experienced Collector to join our growing Consumer Lending Team in Oak Brook, IL. Hands-on collection experience with direct and indirect lending is a must. The Collector is responsible for collection and servicing the Bank's delinquent manufactured housing loans as well as Oxford's portfolio of other direct consumer loans. This person is responsible for operating within Oxford's guidelines, as well as in compliance with all State and Federal collection laws. As an integral member of the team, this person must be able to work well with others at all levels, throughout the Bank, and with our indirect loan sources to provide quality proactive customer service. Additionally, this individual will have the opportunity to become involved in manufactured home lending, as portfolio and loan sources increase. The Collector ensures that excellent customer service is provided to both internal and external customers while adhering to Oxford's Core Values.

Skills/Education

- Bachelor's degree, Finance degree preferred, or equivalent industry experience
- Minimum 5 years of hands on collection experience pertaining to direct and indirect lending. (non-automated), consumer lending experience preferable
- Strong knowledge and understanding of all phases of consumer lending, i.e. real estate, auto, direct, indirect, and all other loans pertaining to the consumer and small business
- Knowledgeable about all phases of loan documentation, proper document filings and detailed follow up
- Current knowledge of State & Federal lending laws applicable to lending, collections and bankruptcy
- Exposure to manufactured housing industry preferred
- Proven track record of quality collection skills
- Well organized and able to work in a sometimes very rapid moving environment
- Results driven and enjoy success
- Exemplary verbal and written communication skills
- Proven strong interpersonal skills necessary to build and maintain professional relationships with clients, customers, and colleagues
- Professional phone skills and proven ability to assist customers in a tactful, firm and understanding manner
- Proficient in Microsoft office products (Word, Excel, Outlook)
- Practiced ability to read and interpret credit reports
- Works independently and meets critical deadlines
- Exceptional attention to detail and accuracy
- Demonstrate a team player attitude
- LaserPro/DecisionPro experience preferred

Responsibilities

- Control delinquency and identify potential losses and problems at an early stage:
 - Tactful phone calls and text messages to borrowers, as well as phone calls to employers as needed
 - Maintain tight follow up of borrower's commitments
 - Prepare and send collection letters as needed

- Work closely with our outside manufactured housing reps., provide support, information and coordinate efforts
- Communicate with manufactured home parks as necessary
- Respond to customer inquiries regarding:
 - Pay offs
 - Account inquiries
 - Disputes and other customer requests
- Monitor loss prevention and red flags
- Prepare various departmental reports as requested by department head
- Work with collection attorneys on bankruptcies and maintain proper follow up
- Watch for problem patterns with dealer business and keep lenders informed
- Manage confidential material in a professional, highly ethical manner
- Handle occasional special projects at the direction of the department head
- Comply with all bank policies, procedures and regulatory guidelines
- Complete all bank training including all assigned online compliance training
- Understand, promote and adhere to Oxford Bank's Core Values
- Handle special requests and projects as directed by the department manager
- Comply with all Oxford Bank & Trust policies, procedures and regulatory guidelines
- Complete all Bank training including all assigned Compliance online training
- Understand and adhere to Oxford Bank's Core Values
- Perform others duties as assigned

To be considered for this position, candidates must submit a resume and a cover letter, including salary requirements to hr@oxford.bank /fax:(630)424-2925. Candidates for hire will undergo Credit and Criminal Background Checks as well as Drug Testing. Applicants must have a good credit history to be considered for this position. Oxford Bank & Trust is a Drug Free Workplace.

Oxford Bank offers a competitive benefit package for Full Time Employees.

Physical Demands and Condition Requirements

The physical demands described here are representative of those that must be met to successfully perform the essential functions of this job. Reasonable accommodations may be made to enable qualified individuals with disabilities to perform essential functions.

While performing the duties of this job this position this individual is regularly required to walk, sit, talk, hear, use their hands and fingers (manual dexterity), use a telephone, and occasionally lift and /or move up to 25 pounds. Specific vision abilities required by this position include, close vision, and the ability to adjust focus.

*Oxford Bank & Trust will make reasonable accommodations in compliance with the Americans with Disabilities Act of 1990.

Oxford Bank & Trust is an Equal Opportunity Employer. All qualified applicants will receive consideration without regard to race, color, religion, age, ancestry, citizenship, sex, sexual orientation, gender identity, national origin, marital status, genetic information, physical or mental disability, or veteran status or any other characteristic protected by law.