



## Position Description: Credit & Collections Officer

**Position Title:** Credit & Collections Officer  
**Reports To:** Director of Lending  
**Job Level:** Exempt  
**Hours:** Full time  
**Location:** Remote

### **ORGANIZATION DESCRIPTION**

Four Bands Community Fund (Four Bands) is a nonprofit Native community development financial institution providing affordable capital, fostering financial stability, and encouraging economic opportunity among native, low income and under resourced communities in South Dakota.

### **POSITION SUMMARY**

The Credit and Collections Officer is responsible for working with the Lending Department and Business Development Services Department to ensure compliance with loan policy requirements. Additionally, the position is responsible for following the portfolio performance, in particular past due accounts. In the case that Four Bands and the Loan Customer cannot come to agreement on repayment of the loan, or that no further assistance can be provided from the Business Development Department, they will pursue collection in accordance with Tribal and/or State Law.

### **DUTIES AND RESPONSIBILITIES:**

1. Assists with loan closings, securing collateral and filing documents as needed.
2. Annually updates collateral within the loan files and reviews other conditions that may have been required for loan approval.
3. Monitors all past due accounts from delinquency reports and contacts the client to make payment arrangements.
4. Informs the Director of Lending of significant changes in the account status in a timely and professional manner through a collection pipeline report.
5. Initiate court proceedings with the Cheyenne River Sioux Tribal Court or the court of competent jurisdiction for off reservation clients and represents Four Bands in court cases.
6. Follow federal, state and tribal laws dealing with debt collection, including drafting and filing legal documents.
7. Provide outreach and long term, client centered coaching to maintain a strong relationship with clients in the Business Development Services pipeline.
8. Works closely with the Loan Department to provide continued support and post loan technical assistance to clients.
9. Assists clients with developing work out agreements, payment plans, and business exit and transition strategies.
10. Follows organization policies, maintains confidentiality of client information, and performs other duties as assigned by the Executive Director.
11. Continuously builds skills to work together with the Team to make decisions, plan work, resolve differences, and improve performance outcomes.
12. Perform other duties as assigned by the Executive Director.

### **MINIMUM QUALIFICATIONS AND REQUIREMENTS**

We are looking for someone with:

A shared commitment to our mission and will to embody the organization's core values bringing a broad range of skills and experience including, but not limited to:

1. Bachelors degree required (equivalent experience will be considered). Minimum of three years of experience specifically dealing with collections.
2. Must have strong writing, speaking, and listening skills as well as ability to work as a team.
3. Exceptional interpersonal and negotiation skills.
4. Ability to learn quickly, work independently, and handle multiple tasks efficiently with high attention to detail;
5. Ability to establish and maintain effective working relationships with tribal, federal, state, regional, and local agencies/organizations, community leaders, and the general public, especially the clients of the organization.
6. Skill in the use of computers and commonly used office software, as well as financial/loan software in use by the corporation.
7. Must be willing to submit to a criminal background and/or credit report check upon hire.
8. Must have reliable transportation for travel

## PREFERRED QUALIFICATIONS

1. Knowledge and experience working with Native communities
2. Knowledge and experience of micro-enterprise development, financial education, or low income economic issues.

This position is salaried, commensurate with experience, ranging from \$40,000 - \$55,000. Benefits include medical, dental and vision as well as a retirement plan, sick leave, personal leave, and professional development.

## HOW TO APPLY

Send an email to [lakota@fourbands.org](mailto:lakota@fourbands.org) with the subject line "Credit & Collections Officer"x – [YOUR NAME]." In the email, please include as a single PDF attachment:

- Your resume
- 1 page cover letter explaining your interest in Four Bands and the position
- Short answers to the following questions:
  - What does access to affordable capital mean to you?
  - Four Bands conducts credit checks, is there anything you want to share with us about your credit history?
- In the body of the email, please copy and paste the content of your short answers and include your name, phone number, and email address.

**As attention to detail is critical for success in this role, only applicants who follow these specific application guidelines will be considered.**

Four Bands is an equal opportunity employer. Employment at Four Bands is based solely on a person's merit and qualifications directly related to professional competence. Four Bands does not discriminate against any employee or applicant because of race, creed, color, religion, gender, sexual orientation, gender identity/expression, national origin, disability, age, genetic information, veteran status, marital status, pregnancy or related condition (including breastfeeding), or any other basis protected by law. In keeping with that policy, Four Bands is committed to maintaining a work environment that is free of unlawful discrimination and harassment and will not tolerate unlawful discrimination against or harassment of any of our employees or others present at our facilities by anyone, including any Four Bands supervisor, co-worker, partner, or client.