



Job Posting

CONTACT: Sheri Clarke

DATE: December 22, 2009

JOB TITLE: Collections Manager

DEPT.: Retail Lending

SUMMARY:

Responsible for the collection of consumer, residential mortgage and small business loans and lines of credit. This position is also responsible for developing and executing strategies to mitigate repayment risk, recover bad debt and maximize return on repossessed collateral.

EDUCATION AND/OR EXPERIENCE:

- High School Degree or GED required, Bachelor's degree preferred.
- Seven or more years of consumer collection experience, secured or real estate collections preferred.
- Five or more years of leadership experience in a fast-paced, production environment. Experience leading multiple supervisors or managers preferred.
- Strong comprehension of bankruptcy, repossession and litigation fundamentals.
- Experience building collaborative working relationships with internal and external customers.

INTERPERSONAL SKILLS:

- Willing to provide a high level of professional service which will clearly differentiate us from our competitors.
- Willing to become familiar with and promote bank products and services.
- Professional demeanor in appearance, interpersonal relations, work ethic and attitude.
- Effective written and oral communication skills.
- Willing to work as part of a team.
- Ability to work under pressure.

ESSENTIAL DUTIES AND RESPONSIBILITIES:

- Develop and implement collection strategies to ensure the pipeline of delinquent accounts are collected within established bank, Freddie Mac and regulatory guidelines. Review and approve recommendations on specific courses of action at the account level.
- Understand and evaluate portfolio and industry trends to identify and recommend policy, procedural or tactical enhancements that will meet established business and portfolio risk objectives.
- Ensure accounts are charged off, placed on non-accrual or charged down to value within established Bank policies or regulatory guidelines.
- Develop and execute comprehensive loss mitigation strategies that promote helping customers overcome financial hardships to maintain home or vehicle ownership and protect individual credit rating.
- Prepare and provide analysis on collection and recovery reporting.

- Champion the on-going development and enhancement of prevailing collection system and telephony technology to ensure optimal efficiency, accuracy and compliance. Periodically review incumbent systems against industry offerings to determine if more appropriate solutions exist.
- Develop and implement loan recovery, litigation, foreclosure and repossession strategies to minimize the Bank's loss on charge-offs or severely distressed credits.
- Oversee key vendor relationships (collection agencies, attorneys, etc.) to ensure these partners are providing services within established service levels and at agreed upon costs. Periodically assess vendor performance to determine if there are more competitive alternatives available in the marketplace.
- Responsible for training, cross-training, scheduling, assigning work, reviewing job performance and making recommendations with regard to hiring, promotion and when necessary, discipline and discharge of department employees.
- Conduct regular and individual and team meetings to review performance and provide business updates. Maintain excellent communication within the department.
- Continually assess and enhance work flow/processes to improve efficiency, collection effectiveness and control.
- Perform other duties as assigned, with or without prior notice.

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