

Customer Service Representative

Consumer Credit Counseling Service of Central Oklahoma

Position Description

Job Title: Customer Service Representative **Reports To:** Call Center Supervisor

Position Summary:

With telephone, data entry, inquiries from clients, and creditors, addressed the needs of our external customers.

Primary Responsibilities:

- Assess needs of callers and handle accordingly.
- Investigate, research, and resolve account related issues.
 - Note actions in computer files.
- Schedule client appointments and confirm call-backs on appointments.
- Input Balance Verifications and agreements daily.
- Handle incoming mail from clients.
- Perform data entry.
- Process accepted or rejected proposals from creditors.
- Update balances on client's accounts.

Knowledge/Skills Required:

1. Education and Experience:

- High School Diploma or G.E.D. some college hours and customer service experience preferred.
- Computer literate with data entry experience (alpha/numeric).
- Credit/financial industry experience preferred.

2. Skills

- Effective people skills.
- Good math skills and high accuracy.
- Good communication skills, both verbal and written.
- Ability to work effectively/efficiently in a heavy volume call center.
 - Good organizational skills.
 - Typing by touch.
 - Ability to multitask.
- Team player/team oriented.
- Strong customer service orientation.
- Motivated to provide superior customer service.

Credit Counselor/Bankruptcy Counselor

Consumer Credit Counseling Service of Central Oklahoma

Position Description

Job Title: Credit Counselor

Reports to: Branch Manager

Job Summary:

Primary responsibilities include meeting with clients to help them review their financial situation and working with them to design a solution to their financial problems, maintaining relationships with clients as they repay their debts on our debt repayment plan, maintaining client's accounts, some public relations and education activities in coordination with other departments.

Responsibilities:

1. Negotiate agreements on behalf of CCCS clients in the case of delinquent debt.
2. Motivate consumers to take the actions necessary to resolve their financial problems. Refer consumers to other organizations and resources as needed on a case-by-case basis.
3. Assess the appropriateness of various financial options and develop individually tailored Debt Management Plans to assist consumers in repaying delinquent debt, if needed.
4. Work with clients to implement and carry out their Debt Management Plans.
5. Stay abreast of current economic conditions and legislation and maintain an ongoing analysis of the impact of such development on CCCS clients.
6. Represent CCCS professionally and effectively through participation in professional development programs, interagency meetings, and through the certification process.
7. Involvement in community relations and education in conjunction with the Branch Manager and the Education Department.
8. Perform other responsibilities as required or assigned.

Knowledge/Skills Required:

Education and Experience

1. High school diploma or GED plus two years experience in home economics, education, social services, counseling, finance or consumer credit.

2. Willingness to obtain Certification as a Consumer Credit Counselor (CCCC) through the National Foundation for Credit Counseling (NFCC) within one year of employment.
3. Experience working with the general public, negotiating with others to achieve results, and developing solutions/alternatives to solve problems.

Skills

1. Ability to plan and organize, to manage multiple priorities, and be detail oriented
2. Ability to work well under pressure
3. Possess and exhibit written and oral communication skills
4. Use discretion and judgment in working with confidential information
5. Work with diverse personalities and intellectual levels
6. Understand and be sensitive to personal financial problems
7. Negotiation, analytical and problem-solving skills
8. Work with personal computers and a variety of office machines

Please submit resume's to trider@cccsok.org or fax to 405-495-0810