



Collections Specialist

Full-time 40 hrs/week

Southern CA (Hybrid: Remote/In-Office)

www.accessity.org/accessity-careers (619) 795-7250

About Accessity:

Accessity's mission is to open doors of financial opportunity for entrepreneurs who have historically had less access to capital and business support, including entrepreneurs of color, women, immigrants, and low- to moderate-income business owners. Through access to capital, technical assistance, and long-term support, we help entrepreneurs build sustainable businesses that support their families and strengthen our communities through job creation and retention.

Headquartered in San Diego, Accessity is a certified Community Development Financial Institution (CDFI) serving Southern California, including San Diego, Los Angeles, Orange, San Bernardino, Santa Barbara, Ventura, Riverside, and Imperial counties. We provide small business loans of up to \$250,000 and connect entrepreneurs to a strong ecosystem of support. Learn more at www.accessity.org.

Position Overview:

The Collections Specialist supports the health and performance of Accessity's loan portfolio by assisting with borrower outreach, delinquency follow-up, and repayment tracking. This entry-level role focuses on structured communication, documentation, and borrower support under the guidance of the Director of Portfolio Quality. The ideal candidate is organized, bilingual in Spanish and English, and comfortable having professional conversations about payment obligations.

Key Responsibilities:

Borrower Outreach & Follow-Up

- Contact borrowers who are past due via phone, email, text, and written correspondence.
- Follow structured outreach protocols to support timely repayment.
- Maintain a respectful, professional tone consistent with Accessity's mission.

Repayment Plan Support

- Assist in setting up repayment arrangements within established guidelines.
- Document borrower commitments and payment updates in servicing systems.
- Escalate complex cases to senior staff.

Documentation & Recordkeeping

- Maintain accurate records of all borrower communications.
- Update internal systems with notes, payment arrangements, and status changes.
- Ensure documentation meets compliance standards.

Portfolio Monitoring

- Track assigned accounts and follow up according to internal servicing timelines.
- Identify accounts requiring escalation.

Compliance & Ethical Standards

- Follow all applicable federal and California regulations governing collections, including:
- Fair Debt Collection Practices Act (FDCPA)
- California Rosenthal Fair Debt Collection Practices Act
- Participate in required compliance training.
- Maintain borrower confidentiality at all times.

Cross-Team Collaboration

- Coordinate with underwriting and servicing teams as needed.
- Support portfolio quality reporting efforts.

Qualifications:

- Bilingual Spanish/English required.
- High school diploma required; associate or bachelor's degree preferred.
- 1–3 years of experience in customer service, collections, call center, or financial services preferred.
- Strong communication and active listening skills.
- Detail-oriented with strong organizational skills.
- Ability to manage multiple accounts and follow structured processes.
- Basic knowledge of financial terminology preferred.

Compensation & Benefits:

Salary Range: \$50,000 – \$62,000 annually (Non-Exempt)

Hourly Equivalent: Approximately \$24 – \$29 per hour

Compensation based on experience and qualifications.

Discretionary annual lump-sum bonus; has been fully funded for the past 3 years.

Accessity offers a supportive and inclusive work environment with a competitive benefits package, including:

- Medical, Dental, Vision, Chiropractic, and Acupuncture coverage
- Employee Assistance Program (EAP) and support hotline
- Aflac supplemental insurance
- 403(b) retirement plan with employer match
- 12 paid holidays
- Paid Time Off (PTO) and sick leave
- One paid birthday and one paid volunteer day annually
- Term life and disability insurance
- Company-paid training and professional development
- Cell phone and internet stipend

Work Environment:

This is a full-time position based in Accessity's Southern California service area. Accessity operates in a hybrid work environment, combining in-office and remote work.

Physical Demands:

The physical demands described are representative of those required to perform the essential functions of the role successfully. Reasonable accommodations may be made for individuals with disabilities.

This role requires the ability to sit, stand, walk, use hands and fingers for repetitive tasks, reach, communicate verbally, and occasionally lift to 25 pounds. Visual acuity for close and distance work is required.

Equal Opportunity Employer:

Accessity is proud to be an Equal Opportunity Employer. We are committed to building a team that represents a variety of backgrounds, perspectives, and skills. Employment decisions are based on merit and business needs. We do not discriminate based on race, religion, color, national origin, gender, gender identity or expression, sexual orientation, age, marital status, veteran status, or disability status.

To Apply:

Please email your cover letter and resume to hrservices@accessity.org. Due to the high number of applicants for this position, we will only be able to contact those we would like to interview.