



## Assistant Managers

An Assistant Manager is the future Manager, Supervisor, and Director, etc. of Credit Central. An Assistant Manager is expected to be promoted. Therefore, the Assistant Manager's chair should not be occupied by an individual who does not have the characteristic or abilities to be a Branch Manager. An Assistant Manager is not born, but is a product of training. However, a person must be adaptable to the requirements of the position. Most Assistant Manager duties can be classified as selling. They are always trying to sell the customer on their decision in the matter under discussion. The Assistant Manager is not a collector. They are a representative of their organization, on the telephone and in the field. An Assistant Manager's primary duty is to get results on his telephone and fieldwork. It is also an Assistant Manager's duty to prepare themselves for promotion to Manager. The Assistant Manager must complete the five (5) day orientation program unless waived by Supervisor.

### a. Job Description of Assistant Manager

- (1) Makes outside field calls and reports activities on each customer to the Branch Manager. Brings customers to the branch office or puts them on the telephone to the Branch Manager.
- (2) Telephones past due customers
- (3) Adjusts past due payments for current slow customers.
- (4) Makes written description and appraises value of security and other collateral at customer's residence. Makes written recommendations to Branch Manager for the amount and term of a loan during outside appraisal.
- (5) Assist in making monthly loan volume standards by soliciting loans over the telephone and at the counter.
- (6) Does training development exercises as directed by the Manager and Supervisor.
- (7) Does Weekly Progress Report.
- (8) Maintains daily tabulation of Delinquency Report.
- (9) Gives customer credit experience to inquiring creditors and credit bureaus.

- (10) Assist in maintaining standards in weekly delinquency reduction, loan volume, and slow file percentages.
- (11) Is present and prompt on all scheduled workdays.
- (12) Assumes management of office responsibilities when needed which includes management of staff, credit extension, collection routine, organization, and management of office assets.

b. Secondary Job Description of Assistant Manager

- (1) Answer telephone.
- (2) Accept and post counter payments.
- (3) Open and post mail payments.
- (4) Complete loan documents.
- (5) Close current renewal loans.
- (6) Take and process credit loan applications.
- (7) Assist in mailing collection material to past due customers.
- (8) Sign checks for loans, branch expenses, and money remittances.

c. Job Specifications of an Assistant Manager

A successful candidate must:

- (1) Be a high school graduate and previous work experience is preferred.
- (2) Demonstrate a high degree of self-confidence and communication ability.
- (3) Their energy level should be very high.
- (4) They should be rated average or above in communication skills, motivation, ambition, interpersonal assertiveness, perseverance, and ability to get along with others.
- (5) Previously have been stable in work experience.
- (6) Have a valid driver's license and a dependable automobile with liability insurance coverage.
- (7) Must be able and willing to relocate after the completion of the training program.