

Commercial Loan Collection Officer Interview Questions

1. Share an experience you had in dealing with a difficult person and how you handled the situation.
2. What methods do you use to determine the feasibility of granting an applicant a loan?
3. What is the key to success when communicating with the public.
4. Share an experience in which you successfully shared a difficult piece of information. (Make sure that the candidate has open lines of communication.)
5. Tell me how you organize, plan, and prioritize your work.
6. Share an experience when you applied new technology or information in your job. How did it help your company?
7. Tell me about an experience in which you analyzed information and evaluated results to choose the best solution to a problem.
8. Share an effective approach to working with a large amount of information/data. How has your approach affected your company?
9. Share an example of a time you had to gather information from multiple sources. How did you determine which information was relevant?
10. Share an experience in which your ability to consider the costs or benefits of a potential action helped you choose the most appropriate action.
11. Name a time when you identified strengths and weaknesses of alternative solutions to problems. What was the impact?
12. Please share an experience in which you presented to a group. What was the situation and how did it go?
13. Provide an example of a time when you were able to demonstrate excellent listening skills. What was the situation and outcome?

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14. Name a time when your advice to management led to an improvement in your company or otherwise helped your employer.
15. Would you consider analyzing data or information a strength? How so?
16. In your experience, what is the key to ensuring your company was compliant with all laws, regulations and standards that were applicable to your area of responsibility?
17. Provide an example when your ethics were tested.
18. Share an experience in which meeting with an applicant helped you be successful in your work.
19. How do you organize loan applicants' financial information?
20. How do you ensure that loan agreements are complete and accurate?
21. Provide an effective method you have used to explain to clients the different types of loans and credit options and terms of service.
22. Describe a loan you approved and one you did not approve.
23. Share an experience in which your attention to detail and thoroughness had an impact on your last company.
24. Provide a time when you dealt calmly and effectively with a high-stress situation.
25. Describe a credit policy, credit line, procedure, or standard which you set.
26. Share an experience in which you resolved a difficult customer complaint.
27. Share an example of when you went above and beyond the "call of duty". (Look for answers that show the candidate is dependable.)

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28. Share an example of when you established and accomplished a goal that was personally challenging. What helped you succeed?
29. How do you stay abreast of new types of financial services and products? Share an experience in which this helped you better meet your customers' needs.
30. Share a time when you willingly took on additional responsibilities or challenges. How did you successfully meet all of the demands of these responsibilities? (Make sure the candidate is a self-starter and can demonstrate some initiative.)
31. What is the state of your credit and loan files? What is one thing you would like to improve?
32. Provide an experience in which your ability to actively find ways to help people improved your company or your own work ethic.
33. Provide an effective method you have used to market bank products which may meet customers' needs.
34. Share an experience in which conferring with an underwriter helped you resolve a difficult mortgage application problem.
35. Describe an effective payment schedule which you created.
36. Name a time when your patience was tested. How did you keep your emotions in check?
37. Describe a successful negotiation you made for payment with a customer who had a delinquent loan.
38. Tell me about a time when you successfully helped a client reach his/her financial goals.
39. How do you balance cooperation with others and independent thinking? Share an example. (Try to determine if the candidate has a cooperative attitude or is otherwise good-natured.)
40. Provide an example of when you were persistent in the face of obstacles.
41. Share an effective method you have used to develop referral networks and locate prospects for loans.

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42. Provide a time when you worked in a rapidly evolving workplace. How did you deal with the change? (Make sure the candidate is flexible.)

43. Tell me about a time when you developed your own way of doing things or were self-motivated to finish an important task.

44. Provide an experience in which you were sensitive to someone's needs or feelings. How did your helpfulness affect your work environment?

45. Share an experience in which your willingness to lead or offer an opinion helped your company.

46. Tell me about a time when you successfully supervised personnel. What methods led to your success?

47. How would you rate your writing skills? (Ask for an example that demonstrates great writing skills.)

48. Share an experience in which personal connections to coworkers or others helped you to be successful in your work. (Make sure candidate works well with others.)

49. Tell me about a time when you successfully interviewed, hired, and trained new employees. What methods made you successful?

50. Give me an example of when you thought outside of the box. How did it help your employer?

51. Name a time when your creativity or alternative thinking solved a problem in your workplace.

52. Provide a time when you were able to identify a complex problem, evaluate the options, and implement a solution. How did the solution benefit your employer?

53. Provide an example of a time when you successfully organized a diverse group of people to accomplish a task.

54. Provide an example when you were able to prevent a problem because you foresaw the reaction of another person.

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55. Share an experience in which your understanding of a current or upcoming problem helped your company to respond to the problem.

56. What have you found to be the best way to monitor the performance of your work and/or the work of others? Share a time when you had to take corrective action.

57. Share an experience in which you worked with a client with specialized needs. What special services did you provide?

58. Please share an experience in which you successfully taught a difficult principle or concept. How were you able to be successful?

59. Describe an experience in which your ability to work well with others and reconcile differences helped your company or employer. (Make sure the candidate knows how to negotiate.)

60. Describe a time when you successfully persuaded another person to change his/her way of thinking or behavior.

61. Share an experience in which you successfully coordinated with others. How about a coordination effort that was not as successful?

62. What is the most challenging part of budgeting for you?

63. Please share with me an example of how you helped coach or mentor someone. What improvements did you see in the person's knowledge or skills?

64. Provide an experience that demonstrates your ability to manage time effectively. What were the challenges and results?

65. What are some long-range objectives that you developed in your last job? What did you do to achieve them?

66. Tell me about the last time you monitored or reviewed information and detected a problem. How did you

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respond?

67. Tell me about the last time you oversaw the work of someone else. How did you effectively motivate, develop, and direct the worker(s)?

68. Share an effective method you have used to petition courts and transfer titles and deeds of collateral to banks.

69. Describe an experience in which you identified the educational needs of your students and successfully developed a way to teach/train them.

70. In your experience, what is the key to developing a good team? (Look for how they build mutual trust, respect, and cooperation.)

71. Share an experience in which you used new training skills, ideas, or a method to adapt to a new situation or improve an ongoing one. (Look for the candidate's ability to learn.)

72. Provide an example of when you set expectations and monitored the performance of subordinates. What guidance and direction did you find most effective?