



ST. JOHN'S CREDIT UNION LTD.

POST DESCRIPTION

JOB TITLE:	LITIGATION OFFICER
ORGANIZATIONAL UNIT:	Main Office – Basra Street
DEPARTMENT:	CREDIT CONTROL DEPARTMENT
REPORTS TO:	CREDIT CONTROL MANAGER
EMPLOYMENT TYPE:	Full-time/Permanent
PREPARED:	CREDIT CONTROL MANAGER
APPROVED BY:	CHIEF EXECUTIVE OFFICER

ABOUT ST. JOHN'S CREDIT UNION

St. John's Credit Union Ltd. is committed to providing exceptional financial services to our members while maintaining the highest standards of integrity, transparency, and community service. We foster a collaborative work environment that values professional development and ethical practices.

SUMMARY

The Litigation Officer is responsible for representing the credit union in legal proceedings related to delinquent accounts. This role involves coordinating with the Credit Control Officers, preparing case files, attending court hearings, and following up on judgments or settlements. The Litigation Officer ensures that all legal actions are conducted in compliance with the Credit Union Act of Belize, other relevant legislation, and the credit union's internal policies. Key responsibilities include liaising with members, legal counsel, and courts, maintaining accurate records of legal cases, and assisting in the recovery of outstanding debts. This position requires strong knowledge of legal processes, excellent organizational skills, and the ability to communicate effectively with both internal teams and external stakeholders while upholding the credit union's values and member relationships.

EDUCATION AND EXPERIENCE:

1. *Minimum associate degree in business administration or Certificate in Para Legal (or experience/exposure in the Legal field). Ability to serve Summons would be a plus.*
2. *Two (2) years of experience in in the Legal Field*

MAJOR DUTIES AND RESPONSIBILITIES

1. Court representation of all CU matters (Re: delinquent loans)
2. Review all files assigned to the Court to identify supporting documents needed for presentation to the court
3. Preparation of Summons, Distress and Committals
4. Submission of Summons, Distress and Committals to the Court
5. Submit request to Accounts Dept for Court payments and make said payments to the court
6. Liaise with [Process Servers](#) to ensure all legal documents get served and endorse properly for court.
 - o [Maintain a record of Summons, Distress & Committal served or in progress](#)
7. Conduct research on [whereabouts](#) of delinquent members where necessary and update member's file/account
8. Make random contact with members to seek suitable payment arrangement to avoid court
9. [Monitor members accounts](#) for payment after judgement obtained ([make contact with members](#))
10. Contact members, where necessary to keep them updated on the court process, court date reminders etc
11. Follow-up with Court to obtain [monthly listing](#) of payment made through court.
12. [Obtain copies of judgement obtained from the Court and place on member's file](#)
13. [Obtain Suit # report from the Court for individual cases](#)
14. Monitor emails received through the Smart stream system, and submit request for posting of payments by Accounts Department
15. Check members accounts to verify that payments are posted by Account Department as per smart stream listing
16. [Maintain updated database with all matters lodged with the Court](#)
17. Prepare/[submit Monthly Collection and other court related](#) reports
18. Follow-up with Court reference payments made by defendants to the court but not received by the CU
19. Meet with member regarding summons, commitment, salary deduction/assignment, Consent with court etc.
20. Submit request for posting of fees to members accounts as per summons
21. Prepare Balance sheet on each member to make sure balance on system corresponds with balance on Summons
22. Update database on all members when payment is made or any new information such as phone number, address, place of employment
23. Assist with Transfers within department (from time to time)
24. Assist with Demand/ court notice within department from time to time)
25. Assist with report where needed [reference any Collection Campaign](#)
26. Any other duties assigned

SKILLS AND COMPETENCIES

Leadership Skills:

- ✓ **Decision-Making** – Ability to make timely and sound decisions regarding legal strategies, settlements, or escalation of delinquent accounts.
- ✓ **Problem-Solving** – Identifying effective approaches to recover debts while adhering to legal and organizational guidelines.
- ✓ **Negotiation Skills** – Effectively negotiating settlements or payment plans with members, attorneys, or other parties.
- ✓ **Accountability** – Taking ownership of cases, ensuring follow-through on court dates, documentation, and recoveries.
- ✓ **Conflict Resolution** – Managing disputes with members, opposing counsel, or court personnel diplomatically and professionally.
- ✓ **Influence and Persuasion** – Guiding members, colleagues, or other stakeholders toward mutually acceptable outcomes.
- ✓ **Ethical Judgment** – Upholding integrity, confidentiality, and fairness in all legal and interpersonal dealings.
- ✓ **Time Management & Prioritization** – Coordinating multiple cases simultaneously, ensuring deadlines and court schedules are met.
- ✓ **Resilience and Composure** – Maintaining professionalism under pressure, especially during tense legal proceedings or challenging negotiations.

Technical Skills:

- ✓ **Knowledge of Legal Procedures** – Understanding court processes, filing requirements, and procedural rules in Belize.
- ✓ **Case Management** – Ability to organize, track, and manage multiple court cases and legal documents efficiently.
- ✓ **Documentation & Record-Keeping** – Maintaining accurate, thorough, and confidential records of cases, correspondence, and settlements.
- ✓ **Financial Literacy** – Understanding loans, arrears, interest calculations, and repayment plans to assess case value and recovery potential.
- ✓ **Legal Research** – Ability to interpret laws, regulations, and legal precedents relevant to delinquent accounts.
- ✓ **Regulatory Knowledge** – Familiarity with the Regulatory requirements /



regulations and internal credit union policies.

- ✓ **Microsoft Office Suite** – Competency in Excel, Word, PowerPoint, and Outlook.
- ✓ **Court Liaison Skills** – Coordinating effectively with judges, court clerks, attorneys, and other external legal parties.
- ✓ **Loan Management Systems** – Proficiency in credit union software to track accounts, payments, and delinquency status.

Communication Skills:

- ✓ **Verbal Communication** – Ability to clearly and professionally present information in court, with members, or during negotiations.
- ✓ **Written Communication** – Drafting precise and formal legal documents, letters, and reports.
- ✓ **Active Listening** – Understanding members' concerns, legal counsel advice, and court instructions to respond appropriately.
- ✓ **Persuasive Communication** – Negotiating settlements or repayment plans with members or other parties effectively.
- ✓ **Interpersonal Communication** – Building and maintaining professional relationships with members, colleagues, and external stakeholders.
- ✓ **Conflict Management Communication** – Handling disputes or confrontations calmly, diplomatically, and professionally.
- ✓ **Presentation Skills** – Presenting case information or recommendations to management, legal teams, or in court hearings.
- ✓ **Empathy and Professional Tone** – Communicating with sensitivity toward members' financial situations while remaining firm on legal and organizational requirements.

Personal Attributes:

- ✓ **Integrity** – Upholds honesty and confidentiality in handling sensitive member and legal information.
- ✓ **Professionalism** – Represents the credit union respectfully in court, with members, and with legal authorities.
- ✓ **Confidence** – Comfortable speaking in court and negotiating with members or legal counsel.
- ✓ **Resilience** – Able to handle stressful or adversarial situations without losing focus or composure.
- ✓ **Attention to Detail** – Ensures accuracy in legal documentation, case preparation, and reporting.



- ✓ **Fairness & Impartiality** – Treats all members and cases consistently, without bias.
- ✓ **Empathy** – Understands the challenges members face while maintaining the credit union's requirements.
- ✓ **Dependability** – Reliable in attending hearings, meeting deadlines, and following up on legal actions.
- ✓ **Discretion** – Exercises sound judgment and maintains confidentiality when dealing with sensitive matters.
- ✓ **Adaptability** – Adjusts quickly to changes in court schedules, case priorities, or regulatory requirements.

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