

Job Title/Position: **Consumer Loan Clerk**

Scheduled Shift: Variable

Monday through Friday 8:30 AM to 5:00 PM

Classification: Non-Exempt

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Under the direct supervision of the Chief Loan Officer, a Consumer Loan Clerk will collate, review, and verify all consumer loan documents for accuracy and adherence to credit union policy and state and federal regulations.

As a Consumer Loan Clerk, your main responsibilities may include the following:

- Understand all credit union policies and procedures and state and federal lending regulations.
- Audit recently closed loans for accuracy to credit union policy, procedures, and compliance with state and federal regulations
- Verify and calculate income for each applicant
- Review debt to income ratios on all applicants using the credit bureau.
- Process approved credit card applications, order cards, investigate issues, process payments, and pull reports.
- Prepare and complete finalized loan folders and scan any/all supporting documents
- Prepare and process various document as needed for each loan, MV-1, payoffs, lien perfections, etc.
- Monitor and follow-up on any outstanding liens and insurance.
- Prepare paid in full loan papers and file lien releases as necessary.
- Prepare and confirm payoff statements to other organizations/companies requesting them.
- Monitor sales and submit documentation for additional ancillary products (GAP, Debt Protection, etc.)
- Prepare monthly reports as requested by the CLO or CEO.
- Occasionally process applications and prepare closing documents for Loan Officers.
- Perform other duties as assigned by your direct supervisor and/or management

Job Requirements:

- High school degree or equivalent
- Must have good written and oral communication skills
- Enjoy extensive public contact and assisting people with problems and finding solutions to their needs.
- Ability to exhibit composure, patience, and poise when dealing with difficult situations involving Members and/or co-workers
- Must be able to maintain a professional and courteous attitude with all people including fellow employees, members, management staff, and board of directors and outside vendors.
- Maintain the security of the work area and any information regarding the credit union and its members.
- Consumer lending experience is beneficial, but not necessary
- Maintain an organized work space while multi-tasking various loan files
- Must be bondable

