

Job Title/Position: **Loan Officer**

Scheduled Shift: Variable

Monday through-Friday 7:30 AM – 5:45 PM

Saturday 8:30 to 12:30

Under direct supervision of the Chief Lending Officer, a Loan Officer (LO) will provide accurate, prompt, efficient and courteous service to credit union members while processing transactions and answering member inquiries via telephone, in-person, and email correspondence. LOs will also be responsible for receiving and processing loan applications via in-person, internet, mail, or SEG groups. As well as performing all required transactions and clerical duties related to opening and paying off loans in accordance with credit union policies and procedures.

As a LO, your main responsibilities may include the following:

- Taking loan applications
- Approving non-first mortgage loan requests within the individual loan authority granted by the Board of Directors
- Opening new loan accounts and servicing existing accounts.
- Keeping current on all regulatory, policy, and procedural requirements of the lending process.
- Assisting members with the proper completion of payroll deduction and direct deposit cards.
- Setting up new account files and providing members with all necessary information for membership.
- Processing requests from members for transfers of shares to loan payments.
- Process final loan disbursements and provide a witness signature for all documents.
- Cross-selling additional products and services to members.
- Meeting the goals set by the Chief Lending Officer.
- Research accounts for loan payment discrepancies.
- Providing answers to member inquiries via telephone, email, mail, and other correspondence.
- Providing clerical services as needed (filing, labeling, cleaning, etc).
- Performing other duties as assigned by your direct supervisor and/or management.
- Providing back-up assistance to tellers and all their necessary duties.
- Assisting the Loan Processor with gathering materials (titles, appraisals, etc.)

Job Requirements:

- Must have good written and oral communication skills
- Must have excellent customer service skills
- Lending experience is a very beneficial
- 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, board of directors and outside vendors
- Maintain the security of the work area and any information regarding the credit union and its members.
- Must be bondable

