

# **Consumer Loan Officer**

## **City & County Credit Union**

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**Classification:** Non-Exempt

**Reports to:** Consumer Lending Manager

**Review Date:** June, 2019

### **JOB DESCRIPTION**

The Consumer Loan Officer is primarily responsible for underwriting a high volume of excellent quality consumer loans and ensuring the successful delivery of consumer loan services quickly, accurately, courteously and in a confidential manner. The role is also charged with identifying member needs and providing information regarding how the credit union's products and services can meet those needs. In addition, they are responsible for providing quality member service and ensuring the credit union's professional image is maintained by delivering services efficiently, in a professional manner, and in compliance with existing regulations and policies.

### **Essential Functions**

- Interview loan applicants and objectively underwrite consumer loan applications in a timely manner using discretion based on established guidelines.
- Regularly meet or exceed individual, department, and organization volume and production goals.
- Actively participate in outbound calling to spur loan activity and maximize member relationships.
- Cross-sell other credit union products and services, including ancillary products, i.e. Product Protection, Gap, Warranty and other loan related services.
- Provide excellent internal and external member service, and respond to all member inquiries in a prompt and professional manner.
- Respond to member requests and provide assistance to branch personnel in meeting member needs.
- Maintain records as required by regulation, policy, and retention schedule.
- This position requires compliance with the S.A.F.E. Mortgage Licensing Act of 2008, TIL-RESPA Integrated Disclosure Act (TRID) of 2015 and all related regulations.
- Assist Loan Servicing/Collections in the collection of past-due loan accounts.
- Serve as back-up to other Loan Officer(s) as needed.
- Follow Bank Secrecy Act (BSA) policies and procedures as they relate to this position.
- Other responsibilities as assigned.

### **Competencies & Skills:**

- Excellent communication and customer service skills and display a professional image.
- Highly organized, self-motivated and self-managed, including setting aggressive personal sales goals.
- Excellent analytical and decision making skills, attention to detail, accuracy and thoroughness.
- Able to work under pressure, to process multiple tasks concurrently with a high degree of accuracy, and able to interact and maintain a positive attitude under challenging circumstances.
- Demonstrated ability to solicit business and enhance member relationships through outbound member contact.
- Open and willing to adapt to changing job requirements/hours.

### **Qualifications**

- 4 year degree or some college preferred. 2-4 years progressively responsible Credit/Consumer Lending experience in a financial service institution, preferably a credit union.
- 2-4 years customer service skills and demonstrated ability to cross-sell products and services. Lending experience with consumer credit/underwriting, including knowledge of consumer and home equity lending in a centralized environment.
- Consumer lending underwriting skills as evidenced by existing performing loan portfolio.

- Intermediate to advanced knowledge of Windows based PC software applications, including MS Office and in-house data processing systems.
- Knowledge of applicable State and Federal regulations, loan underwriting guidelines, standard loan products and the consumer lending industry, credit scoring models and reviewing credit reports, Fair Credit Reporting and Fair Debt Collection Practices, Truth-in-Lending Regulations Z, E & B, RESPA, and the entire lending process including interviewing and documentation.

**Supervisory Responsibility:** This job has no supervisory responsibilities.

**Work Environment:** This job operates in a professional office environment. This role routinely uses standard office equipment such as computers and phones.

**Physical Demands:**

Continuous sitting. Occasional walking. Occasional standing. Occasional lifting up to 20 pounds. Occasional bending and/or reaching for supplies on ground level. Occasional reaching above shoulder level for supplies overhead. Frequent repetitive use of hands such as simple grasping, twisting/turning of wrists, and finger dexterity to perform various accounting duties such as using a 10 key calculator, keyboarding and entering data into the computer system. Frequent speaking, listen and hearing for interaction with members, staff, and the general public. Occasional clarity of vision at 20 inches or less. Frequent clarity of vision at 20 feet or more.

**Expected Hours of Work:** Longer hours, evenings and weekend work may be necessary.

**Travel:** This position requires up to 25% travel.

**Other Duties:**

Please note this job description is not designed to cover or contain a comprehensive listing of activities, duties or responsibilities that are required of the employee for this job. Duties, responsibilities and activities may change at any time with or without notice.