

Consumer Loan Representative
Full-Time



Location: Main Branch

SUMMARY:

Responsible for providing professional, courteous, enthusiastic lending service to all member and non-member applicants. Assist and navigate loan applicants through the application process from beginning to close, making consistent lending decisions for the betterment of our members and growth of the Credit Union. Work as a devoted member of the Credit Union team. Promote growth in loan volume by seeking additional loan opportunities, available loan adds and increasing member use of all TLC products and services.

ESSENTIAL DUTIES AND RESPONSIBILITIES include the following: Other duties may be assigned.

- Verify and process information provided on loan applications received via phone, indirect and internet sources (in-person when required). Performs lending functions in conformance with established Credit Union policies and procedures. Gathers pertinent information for application process, explaining loan options, rates terms and collateral as required.
- Communicates with members to help provide the best affordable loan options available to them once application and provided information is evaluated.
- Cross offers all qualified TLC loan products with knowledge, integrity, and confidence.
- Reviews and assembles all loan documents to ensure accuracy.
- Handles member information (positive or negative) confidentially. Disclosure of information as required by member and TLC policies.
- Actively and consistently performs outreach duties for continuous loan growth development opportunities and member awareness.
- Ensures security procedures and policies are followed at all times, including passwords, and signing off computer when leaving workspace.
- Places and maintains priority of availability to members and co-workers by being at workspace during business hours.
- Any items assigned and deemed necessary by Management.

SUPERVISORY RESPONSIBILITIES:

None

PERFORMANCE STANDARDS:

- Ensures exceptional member service.
- Accurately and efficiently processes member lending requests and documents.
- Contributes to lending goals for the Credit Union.

- Ability to work well as part of a team.
- Adheres to Credit Union policies and procedures.

QUALIFICATION REQUIREMENTS:

To perform this job successfully, an individual must be able to perform each essential duty satisfactorily. The requirements listed below are representative of the knowledge, skill, and/or ability required. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

EDUCATION and/or EXPERIENCE:

- Requires High School Diploma.
- Requires minimum of one-year previous work experience in financial industry (or like field) that includes lending and/or customer/member service.
- Ability to communicate (verbally and written) with knowledge, confidence, and effectiveness. .
- Requires the ability to type accurately and operate a computer system.
- Requires basic knowledge of Microsoft Word and Excel.

COMMUNICATION SKILLS:

- Requires interpersonal and verbal communication skills.
- Requires written communication skills.
- Ability to speak professionally and effectively with members, potential members, and other employees of the organization.

CERTIFICATES, LICENSES, REGISTRATIONS:

No requirement.

OTHER SKILLS and ABILITIES:

- Requires organizational and time management skills.
- Knowledge of federal, state, and local levels of loan processing laws and regulations and ability to communicate these laws in a non-technical and conversational manner to others.
- Ability to cross offer Credit Union products and services consistently, accurately, and effectively.
- Flexible with an ability to work in a team environment assisting other co-workers as required.
- Self-motivated to insure accurate product knowledge for all consumer lending products and general knowledge of Credit Union operations and functions outside the department.
- Ability to make good lending decisions, accepting responsibility of results.
- Professionally and respectfully interact with Credit Union members and employees.
- Ability to read and interpret documents, reports, policies, and procedures as it pertains to lending and/or the credit union.
- Ability to operate general office equipment such as computers. photocopier, fax machine and typewriters.

- Ability to operate phone system, answering calls with professional voice tone and inflection.
- Ability to take on additional tasks and duties as assigned.

WORKING CONDITIONS:**Physical/Mental Requirements:**

Branch-based, in person required. Employee must be able to bend, sit, stand, primary role requires limited physical exertion. Must be able to perform responsibilities with composure under the stress of deadlines/requirements for extreme accuracy and quality and/or fast pace. Must be able to effectively handle multiple, simultaneous, and changing priorities. Must be capable of exercising the highest level of discretion on both internal and external confidential matters.

Working conditions:

Must be able to operate routine office equipment including computer terminals and keyboards, telephones, copiers, and calculators for an average of 6-8 hours per day. Must be able to deal calmly and professionally with numerous different personalities from diverse cultures. Some portion of the position requires extended work hours and frequent travel to various branches and event locations. Must be capable of maintaining regular, reliable, and timely attendance.