

Job Title	Loan Officer
Short Description	Responsible for assisting members with their consumer lending needs, as well as general financial needs. Analyzes loan requests and makes credit decisions within granted lending authority and based on established credit union underwriting standards, procedures and regulations. Underwrites consumer loans by interviewing applicants, reviewing credit reports, application data and collateral, if applicable, to approve, counter offer or deny loan requests. Regularly communicates by telephone, email, or in-person with members to assess needs and provide assistance promptly, professionally, and accurately.
Full Description	<p>Required Skills and Abilities</p> <ul style="list-style-type: none"> • Must possess member service skills and ability to work well within a group setting; • Proficient with Microsoft Office including Outlook, Excel, and Word; • Have a strong understanding of credit union operations; • Experience with consumer loan underwriting; • Possess knowledge of evaluating credit risk; • Excellent interpersonal skills, written and verbal communication skills; • Be attentive to detail; • Able to manage time and make decisions; • Have a positive and energetic attitude; • Ability to work independently with minimal supervision; • Display initiative and organizational skills; • Acceptable credit and background check required. <p>Major Duties and Responsibilities:</p> <ul style="list-style-type: none"> • Receive loan applications <ul style="list-style-type: none"> o Complete loan applications by phone, web, or in person; o Use information from applications to complete loan paperwork; o Approve or deny loan application; • Perform loan booking procedures; • Complete loan file after obtaining appropriate documentation; • Provide information on GAP, warranties, and insurance to members when discussing loans; • Open accounts; • Conduct IRA transactions including opening/closing accounts, posting distributions, etc.; • Notary;
Education	High school diploma or GED, required
Additional Comments	
Credit Union	ACIPCO Federal Credit Union
State	Alabama
Contact Name	Alison Cooke
Email	acooke@acipcofcu.com
Phone	205-397-1940
Fax	
Expiration Date	09/30/2020