AFCU is looking for a seasoned loan professional with excellent leadership skills to be its next Loan Manager. The Loan Manager will be responsible for the day-to-day consumer loan underwriting and loan team oversight and goal attainment, as well as for implementing an in-place, in-house mortgage loan program and, in conjunction with the AFCU management team, for implementing other consumer lending or loan-related programs and products. Mortgage lending experience is a plus but is not required. Consumer lending experience is required.

This position is on-site daily in our Jesup location. Salary will be commensurate with experience.

## Purpose:

To coordinate all lending activities to ensure maximum efficiency and potential of the loan department.

## **Essential Duties and Responsibilities:**

- Coordinate and oversee <u>all</u> loan staff activities including loan sales, compliance, and product training; weekly team meeting facilitation; timeliness of loan application responses; follow-up on lead generations; departmental reporting; dealer visits and business development activities; completion of title/UCC/insurance work and all other time-sensitive tasks - of the loan department to ensure maximum efficiency and sales goals attainment.
- Act as primary underwriter for all consumer loans, and loan participation pools, and ensure underwriting and regulatory compliance of each.
- Routinely participate in civic and chapter events to represent the credit union and its lending services.
- Perform clerical duties as assigned, including production reporting and processing of creditorplaced insurance, GAP and insurance claims, and all necessary licensing for loan staff.
- Maintain current knowledge of lending compliance and industry changes.
- Act as backup to other lending staff (sales, processing, etc.) as needed.

Other duties involving lending may be assigned. Each employee will additionally be assigned training, including annual Bank Secrecy Act and cybersecurity training, that may include testing. Employees will be required to earn a passing grade, as set by the vendor or AFCU. All employees will be required to actively participate in credit union advocacy efforts and are encouraged to contribute to credit union trade advocacy funds, such as CUPAC/CULAC.

## **Skills and Qualifications Required:**

- High school diploma and minimum five years' experience in a lending environment.
- Extreme attention to detail and ability to keep up in a fast-paced environment.
- Superb proficiency with core processing systems, loan origination systems, digital channels, and electronic delivery systems. Minimum typing speed of 40 wpm. Proficiency in Microsoft Word and Excel. Ability to use Adobe or other like software to complete and view fillable documents.
- Ability to read, analyze and interpret general business periodicals, professional journals and technical procedures. Ability to organize thoughts in written and/ or oral form in a professional and grammatically correct manner, so that the recipient may easily understand the contents.
- Ability to analyze member requests and apply credit union procedures which best serve the member. Ability to explain loan documents to members in a manner in which they understand.
- Ability to calculate interest accrued per day on loans. Ability to calculate minor calculations such as adding, subtracting, multiplying, dividing and figuring percentages.
- Ability to apply common sense understanding to carry out instructions furnished in written, oral or diagram form. Ability to deal with problems involving several concrete variables in standardized situations.
- Ability to lift up to 5 pounds. Ability to sit or stand for extended periods and to walk to other locations in building as necessary to complete work. Ability to push heavy doors as necessary to gain access to areas needing entry to complete work. Ability to stoop, kneel and crouch to complete other tasks as necessary.

Qualified applicants can apply online by <u>clicking here</u>. Altamaha Federal Credit Union offers a very competitive salary and benefits package. A clean criminal background, drug screen, and credit check will be required for employment at Altamaha Federal Credit Union. Altamaha Federal Credit Union is an equal opportunity employer.