

Job Title	Loan Sales Representative
Short Description	<p>Our Loan Sales Representatives (LSR) consist of highly motivated employees with a strong emphasis on member needs based selling to drive results to ensure the credit union maximizes each lending and sales opportunities with members who apply for credit. Each LSR should demonstrate exceptional level of service and product knowledge to confidently offer appropriate loan solutions to fit our member's financial needs.</p>
Full Description	<p>Position Description</p> <p>Department: Consumer Lending Reports to: Consumer Loan Sales Manager</p> <p>Position Purpose</p> <p>The primary purpose of this position is to assist Associated Credit Union in living out its Mission: To offer members financial products that fulfill their needs, service that exceeds their expectations, and relationships that inspire their trust.</p> <p>Our Loan Sales Representatives (LSR) consist of highly motivated employees with a strong emphasis on member needs based selling to drive results to ensure the credit union maximizes each lending and sales opportunities with members who apply for credit. Each LSR should demonstrate exceptional level of service and product knowledge to confidently offer appropriate loan solutions to fit our member's financial needs.</p> <p>Essential Functions & Core Duties</p> <ul style="list-style-type: none">• Develop new relationships and maintain existing relationships – working with members throughout the loan process.• Common knowledge of Consumer Lending Policies and Procedures• Handle inbound calls from members that inquire about our lending practices or start an application.• Effectively communicate lending decisions and loan stipulations required with members.• Educate and explain data listed on credit reports that will affect loan decisions.• Conduct a loan interview with each applicant to discuss loan products and services that best suits the member's needs.• Review all required documents prior to submitting to the designated Underwriter.• Close loans in a timely manner and identify cross-sell opportunities available.• Support branch retail staff to assist members with loan inquiries or loan closings.• Present members with optional insurance products. <p>Other Duties & Responsibilities</p> <ul style="list-style-type: none">• Maintains in depth knowledge of Credit Union products and

- services (i.e. rates, pricing, policies, etc.), to provide subject matter expertise to the management team.
- Develop and continue to expand a sound understanding of member needs and uses of products and services.
 - Comply with BSA regulations when performing all job requirements, and stay informed of updates/requirements of BSA/OFAC/CIP/MLA/REG Z/REG B and any other compliance activities through completion of training courses assigned annually by the Training and Development Department.
 - Effectively communicate with Franchise and Independent Dealerships to properly secure of lien and finalize loan transaction to enhance the member experience.
 - Maintain current knowledge of industry trends, opportunities, channels, products and services. Develop a strong understanding of business processes and workflows for the business area(s), as well as understanding the underlying technologies supporting business functions.

Qualifications

Education: High School Graduate or equivalent required, some college or secondary education preferred.

Experience: Must have a minimum of 1-3 years of experience in areas related to customer service, sales or lending.

Core Competencies:

- Goal Oriented: Demonstrates the ability to excel in a high volume environment in order to meet or exceed sales and service goals defined by management.
- Member Service: Demonstrates the ability to empathize and provide the appropriate response or action to ensure the member's expectations are met.
- Teamwork: Builds rapport with teammates within department and other credit union staff.
- Professionalism: Punctual with a positive attitude, always demonstrates proper phone and email etiquette when interacting with members and credit union staff.
- Sales Initiative: Actively seeks opportunities to increase loan volume and displays confidence when exploring appropriate solutions to overcome objections.
- Accountability: Provides timely and accurate information, responses, and decisions to members. Willingly accepts and embraces constructive coaching and feedback as needed.
- Product knowledge: Maximizes opportunities to sell ACU products and services such as Visa, GAP, Extended Warranty and Payment Protection according to the member's needs to ensure financial growth within the Loan department.
- Need Based Sales: Demonstrate the ability to review and evaluate member's credit profile and ask probing questions to discover opportunities for savings on loans outside of the credit union.
- Initiative: Self-motivated and independent employee who measures their results against standards of excellence. Actively and consistently seeks qualified opportunities to increase loan volume

and residual product penetration.

- Effective Communication:

- o Speaks clearly and persuasively in positive or negative situations; actively listens to obtain clarification; responds well to member questions.

- o Writes clearly and informatively; presents numerical data effectively; able to read and interpret written information; has a great attention to detail.

- Time Management: ability to organize and prioritize tasks associated with multiple activities.

- Self-Motivated: ability to continuously prioritize work and manage time effectively to meet department objectives.

- Judgement: exhibits sound and accurate decision-making; supports and explains reasoning for decisions; includes appropriate people in decision-making process.

- Technical: proficient with the computer skills to include MS Word, MS Excel, MS Outlook, and Adobe PDF.

Performance Metrics

Monthly Sales Metrics:

- Minimum Loan Volume of \$650,000

- Sell 40% of loans with GAP and 20% of loans with an Extended Warranty

- Minimum of 10 Visa Credit Cards

- 20% of loans closed with Credit Life and Disability

- Minimum of 5 Cross Sell Opportunities

- Minimum of 20 Auto Referrals

Monthly Service Metrics:

- 400 Inbound Calls taken

- Minimum of 300 Outbound Calls made

- Less than 20% for Idle or Unavailable Phone metrics

This job description is not intended to provide an all-inclusive listing of related job activities. Management may request the incumbent to perform other related activities in place of or in addition to those representative activities noted in this job description.

Created: 05/01/2019

Education	High school diploma
Additional Comments	Please complete online employment application found at www.acuonline.org/careers
Credit Union	Associated Credit Union
State	Georgia
Contact Name	Karen Pennington
Email	kpennington@acuonline.org
Phone	770-448-8200
Fax	

