

Job Title	Loan Service Agent
Short Description	<p>The Loan Service Agent (LSA) will offer a high level of communication and service to our membership through teamwork and commitment. The LSA demonstrates the ability to: efficiently operate in a high-volume call center environment with a strong emphasis on servicing members with their existing loans with the credit union and think independently and critically by effectively responding to each individual member's unique situation. Commands a thorough knowledge of the lending process from application to closing to be able to assist members.</p>
Full Description	<p>Position Description</p> <p>Department: Consumer Loans Reports to: Consumer Loan Processing Supervisor</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>The Loan Service Agent (LSA) will offer a high level of communication and service to our membership through teamwork and commitment. The LSA demonstrates the ability to: efficiently operate in a high-volume call center environment with a strong emphasis on servicing members with their existing loans with the credit union and think independently and critically by effectively responding to each individual member's unique situation. Commands a thorough knowledge of the lending process from application to closing to be able to assist members.</p> <p>Essential Functions & Core Duties</p> <ul style="list-style-type: none">• Answer member inquiries for any existing direct or indirect consumer loans while maintaining inbound call service levels as defined by management.• Is fully familiar with and able to clearly communicate with members in regard to: loan products and services, loan payment options, loan transaction history, late charges and delinquent loan servicing procedures.• Perform research on member's accounts as needed including evaluating late charges.• Provide loan payoff information and documentation to members while attempting to retain the member's business by inquiring about their next car purchase.• Refer members to the Loan Sales Team if a lending need is discovered.• Perform modifications to member's loan terms when applicable and allowable. Complete the appropriate documentation for any changes performed.• Must be thoroughly knowledgeable of ACU's consumer lending policies and procedures.

- Separate the daily payoff slips received for closed loans, attach payoff check stubs and file in weekly folder.
- File perfected titles received from the USPS in the file cabinet.

Other Duties & Responsibilities

- Maintains in depth knowledge of credit union products and services (rates, pricing, policies, etc.), to provide subject matter expertise to Senior Management.
- Maintains current knowledge of industry trends, opportunities, channels, products and services. Must develop a strong understanding of business processes and workflows for the business.
- Develop and continue to expand a sound understanding of member needs and uses of services and products.
- 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.

Qualifications

Experience: One to three years of experience in areas related to customer service or lending.

Education: High School Diploma or GED required. Some college preferred.

Core Competencies:

- Results Oriented: Is aware of personal, team, departmental and corporate goals and is able to prioritize work to achieve servicing goals. Demonstrates the ability to excel in a high volume call center environment.
- Member Service: Demonstrates an unsurpassed commitment to exceptional member service that ensures a referable experience with each encounter. Views situations from the member's perspective to effectively respond to their needs and concerns; often going beyond the initial need or expressed concern of the member. Follows up to make sure the member's expectations have been met or exceeded. Explains recommendations, products and services in ways members can easily understand. Demonstrates patience, respect and empathy when serving difficult members or their complaints. Personifies ACU's vision as a trusted advisor.
- Initiative: A motivated and somewhat independent employee who measures their results against standards of excellence. Actively and consistently seeks qualified opportunities to refer members to the Loan Sales Team to increase loan volume and residual product penetration. Actively supports member education, events and seminars.
- Accountability: Demonstrates responsibility for providing timely and accurate information to members. Accurately and efficiently performs transactions and member requests. Willingly accepts and

embraces constructive coaching and feedback as needed. Schedules personal time off in advance and avoids unscheduled absences.

- **Effective Communication:** Educational and confident. Uses clear and simple language to communicate information to members. Explains recommendations, products and services in ways members can easily understand. Demonstrates sensitivity to all diversity differences.
- **Teamwork:** Builds rapport with fellow teammates and credit union staff. Demonstrates genuine concern for others and shares personal expertise with peers. Displays flexibility regarding scheduling. Fosters a spirit of cooperation to ensure the success of the team.
- **Technologically Astute:** Demonstrates the ability to use technology to effectively and efficiently perform job functions.

Education	High school
Additional Comments	
Credit Union	Associated Credit Union
State	Georgia
Contact Name	Karen Pennington
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Fax	
Expiration Date	03/15/2023