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| Job Title | Consumer Loan Underwriter III |
| Short Description | <p>Role:</p> <p>Responsible for reviewing and underwriting loan applications (secured and unsecured consumer loans). Identifies, analyzes and evaluates loan risks and compensating factors to ensure the safety of Credit Union assets at time of approval. Strong ability to review and restructure credit requests to benefit applicant and minimize credit risk to credit union. Acts as mentor to Underwriter I and II positions, and assists team in more complex credit and structure requests. Ensures loans are approved within the terms of the Credit Union's standards and procedures and regulatory underwriting guidelines. Presents loan requests above lending limit for approval as per loan policy. Ensures members and prospective members are promptly and professionally served.</p> |
| Full Description | <p>Major Duties and Responsibilities:</p> <p>Examine loan applications to perform credit underwriting analysis and make appropriate decisions regarding credit granting and credit limits for all loan types including secured and unsecured products based on information from the application and other sources, such as credit reports. Monitor queue performance, to ensure service and turnaround times are maintained according to standards. Determine that all loan opportunities are exhausted while maintaining the risk and security elements of the loan portfolio. Monitor loan portfolio delinquency and charge off ratios relative to underwriting performance. Requires demonstrated effective judgment in making loan decisions.</p> <p>Works closely with supervisor regarding any loan recommendations where policy exceptions or lending authority is outside of set limits for underwriter. Provides guidance and coaching to internal stakeholders to increase accuracy, improve efficiency and increase approval ratios.</p> <p>Proficient at pipeline management with an emphasis on organizational and multi-tasking skills. Collaborates with Underwriting and Director of Collections to review monthly delinquency activity, especially first payments defaults and new loan delinquency. Discusses underwriting or collection processes for enhancement.</p> <p>Demonstrate thorough knowledge of consumer loan products, policies and procedures. Work closely with interviewer as needed to ensure that loan decisions are in the best interest of the member and the credit union. Request any additional information needed to ensure the best decision. Determine if loans fit into guidelines for specific product and if not recommend alternative product. Ability to maintain working relationship in and outside immediate department.</p> <p>Experience:</p> <p>Three to Five years of similar or related experience.</p> <p>Other Skills:</p> <p>Proficient reading, writing, grammar and mathematics skills.</p> <p>Strong interpersonal relations and communication skills.</p> <p>Community First Credit Union is an Equal Opportunity Employer M/F/D/V</p> |
| Education | College Degree |
| Additional Comments | Please apply online at www.communityfirstFL.org Or email our recruiter Sylvie... laberges@c1cufl.org |

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| Expiration Date | 10/31/2020 |