

EXCEL FEDERAL CREDIT UNION

POSITION DESCRIPTION

POSITION: Loan Consultant

GENERAL RESPONSIBILITIES: This position is responsible for assisting members and potential members with their financial needs, providing assistance and information regarding credit union products and services.

AUTHORITY: Reports to Loan Manager

DUTIES AND RESPONSIBILITIES:

- Identify member's needs and financial goals.
- Utilize sales techniques at every loan opportunity during the loan interviewing process to identify products and services that fit the financial needs of the member.
- Responsible for explaining different types of products and services to include loans and credit options that fit the financial needs of the member.
- Responsible for inbound and outbound consumer loan origination calls.
- Maintains comprehensive knowledge of credit union's lending policies and procedures.
- Guides members through the car buying experience and lending guidelines for auto and personal loans as well as credit cards.
- Supports and provides superior member service via telephone, email and facsimile as a receiver and caller.
- Actively recommends cross-selling alternatives.
- Completes loan applications and works with the consumer lending team to communicate loan decisions and follow through on approvals.
- Offer advice on areas of credit score improvement.
- Responsible for meeting / exceeding monthly sales goals such as credit life, disability, gap and warranty.
- Must be able to meet deadlines in an organized and timely fashion.
- Other duties as assigned.

PERSONAL REQUIREMENTS:

- 3-5 years customer service experience in a call center or related customer service environment.
- Previous sales experience preferred.
- Ability to communicate verbally and in writing with others is essential.
- Must be very organized and detail oriented.

This position has regular working hours and compensation includes a generous employee benefits package.

To apply, please send your resume to HRExcel@excelfcu.org