

## **EXCEL FEDERAL CREDIT UNION POSITION DESCRIPTION**

**POSITION:** Loan Processor

**GENERAL RESPONSIBILITIES:** Work alongside Loan Consultants and provide assistance with the processing and completion of all loan inquiries and disbursements.

**AUTHORITY:** Reports to Loan Manager

### **DUTIES AND RESPONSIBILITIES:**

#### **Pre-Funding Functions:**

- Accurately acquire NADA Value for all auto, boat, motorcycle and RV loans
- Call for loan payoff on all refinanced loans from other financial institutions
- Compile the full underwriting file and upload into EDOCS for member's electronic signature(s)
- Disburse loan and mail out check to dealership or finance company

#### **Post-Funding Functions:**

- Complete MV1 and POA for titling of all refinanced autos from other financial institutions or private sales
- Review all disbursed loans and package them in order of the loan checklist and make sure all documents are imaged
- Assist in auditing all disbursed loans to ensure accuracy of lending guidelines are being met
- Set up all loan payments in Teller Platform (PTOF/ACH)

#### **Other:**

- Mail out Adverse Action letters
- Mail out Visa approval letters
- Email Visa department to order approved Visa cards
- Assist Loan Consultants by reviewing the Loan Underwriting and Approval queues and help keep queues updated.
- Assist Title Department with processing title applications and mailing to DMV.
- Must meet deadlines in an organized and timely fashion.
- Other duties as assigned.

**PERSONAL REQUIREMENTS:**

- Ability to communicate verbally and in writing with others is essential
- Attention to details with excellent organizational skills
- Ability to work well with others (TEAMWORK)
- 2-3 years in customer service experience
- Experience with Consumer Lending is a plus

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

To apply, please submit your resume to: [HRExcel@excelfcu.org](mailto:HRExcel@excelfcu.org)