



EXCEL FEDERAL CREDIT UNION

POSITION DESCRIPTION

Position: **Loan Consultant**

Summary: Responsible for assisting members and potential members with their financial needs, providing assistance and information regarding credit union products and services.

Job 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 to include deposit products.
- 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:

- 2-3 years of Lending experience
- 3-5 years' customer service experience in a call center or related customer service environment.
- Previous sales and lending experience preferred.
- Ability to communicate verbally and in writing with others is essential.
- Must be very organized and detail oriented.