

<b>Job Title</b>	Consumer Loan Officer / Commercial Lending Assistant
<b>Short Description</b>	Consumer Loan Officer with some Commercial Lending experience. Someone who knows the questions to ask the member, can request and obtain necessary documents for 3rd party. Provides administrative support to Commercial Lending 3rd Party with processing, underwriting, closing and servicing of commercial and real estate loans.
<b>Full Description</b>	<p>Consumer Loan Officer / Commercial Lending Assistant</p> <ul style="list-style-type: none"> <li>• Complete training on member service systems and processes</li> <li>• Interviews member loan applicants to obtain information concerning loan needs, earnings and financial condition. (Consumer / Commercial)</li> <li>• Provides administrative support to Commercial Lending 3rd Party with processing, underwriting, closing and servicing of commercial and real estate loans.</li> <li>• Builds working relationship with consumer / commercial loan member both in person and via telephone inclusive of loan requests, account questions, loan payments, disbursement request and resolve member concerns.</li> <li>• Requests and obtains necessary documentation for 3rd party.</li> <li>• Works with Commercial Lending 3rd Party to prepare for commercial loan closing.</li> <li>• Explains loan programs, evaluates needs and recommends loan options.</li> <li>• Analyzes current financial position of member to determine the degree of risk involved in extending credit.</li> <li>• Rejects loans by explaining deficiencies to applicants.</li> <li>• Establishes the terms and conditions of an approved loan and reviews with member.</li> <li>• Completes loan contracts by explaining provisions to applicant and obtaining signatures.</li> <li>• Maintains member confidence by keeping loan information confidential.</li> <li>• Follows up on receipt of required documentation subsequent to closing, including but not limited to , final title policies, recorded deed of trusts and assignments of rent, filed UCC's, insurance certificates, etc.</li> <li>• Responsible for commercial loan monitoring, changes (if needed) and reporting.</li> <li>• Identifies cross-sell opportunities</li> <li>• Updates job knowledge by participating in educational opportunities; reading professional publications; maintaining personal networks.</li> <li>• Performs other job duties as assigned.</li> </ul>
<b>Education</b>	Minimum two years prior Banking/ CU experience in consumer lending / commercial loan administration. Must possess a high school diploma or GED
<b>Additional Comments</b>	
<b>Credit Union</b>	Financial Access Federal Credit Union
<b>State</b>	Florida

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<b>Expiration Date</b>	10/31/2021