

Job Title	Lending Sales Consultant
Short Description	<p>The Lending Sales Consultant demonstrates a highly motivated, positive, outgoing, influential personality with a strong emphasis on sales, goals and results. Possess the ability to ensure the credit union maximizes lending leads through cold calls, warm calls and sales opportunities with members who apply for credit through acceptable application channels.</p>
Full Description	<p>General Summary:</p> <p>Demonstrates a positive outlook and consistently performs within the context of Go Energy Financial Credit Union’s philosophy, mission and corporate culture. Provides quality service and strives to consistently exceed service and needs based consulting expectations. Embodies the attributes of the Member Service Model standards; accountability, respect and teamwork on a daily basis. Acts in a professional, friendly manner at all times. Completes work in a timely and accurate manner.</p> <p>Role:</p> <p>The Lending Sales Consultant demonstrates a highly motivated, positive, outgoing, influential personality with a strong emphasis on sales, goals and results. Possess the ability to ensure the credit union maximizes lending leads through cold calls, warm calls and sales opportunities with members who apply for credit through acceptable application channels. They should have the capacity to think independently, out of the box, and capable Of communicating effectively to each member’s unique situation. They should be self-confident, self-motivated, sales goal oriented, customer service driven, know how to negotiate, possess great presentation and closing skills and be a good team player. The position requires knowledge of the lending process from application to closing to ensure maximum funding rates. The Lending Sales Consultant must demonstrate an unsurpassed commitment to exceptional member service and teamwork that ensures a superior member experience with each encounter. The position requires knowledge of credit union products and services. They must be able to confidently offer appropriate solutions tailored to fit each member’s needs. The position also requires clear and effective communication with members and all levels of staff. The individual should be proficient with applicable technology.</p> <p>Essential Functions & Responsibilities:</p> <ul style="list-style-type: none"> • Actively and consistently seeks qualified opportunities to increase loan volume and residual product penetration. • Establish new relationships with members ensuring they are offered products and services through a needs based selling approach that are appropriate, given their financial needs and goals. • Source new sales opportunities through inbound calls, outbound calls, cold and warm calls, lead follow-ups, emails and texts.

- Perform 55-60% of outbound calls and follow-up work to close sales.
- Field inbound calls for multiple lending opportunities.
- Persuasive in negotiating up sales and diplomatic in communicating with customers to develop or build long-term productive relationships.
- Contacts customers in a timely manner and maintains a large loan pipeline. Keeping constant communication with members ensuring loan status is up to date.
- Establish, maintain, and deepen relationships with credit union members to achieve team and individual performance goals and provide exceptional member service by following Go Energy Financial CU's service expectations.
- Identify and refer members to Go Energy Financial CU team members who have expertise in products such as mortgages, investment services, and member business services.
- Encourage members to use self-service banking solutions including, ITMs, on-line, and mobile banking solutions to enhance their service experience.
- Help foster and maintain an amicable and productive working relationships with Go Energy Financial CU team members.
- Take ownership of personal development opportunities. Be responsible for finding creative solutions for problems as well as achieving team initiatives.

Performance Measurements:

- To meet or exceed financial performance as set by the Board of Directors and Leadership Team.
- To meet or exceed operational objectives with respect to the Member Service Model and branch productivity.
- To provide friendly, professional and accurate service and support to all members and staff.
not limited to Bank Secrecy Act / Anti-Money Laundering / USA Patriot Act / OFAC / Fair Lending Regulations. General knowledge and understanding of deposit operations, lending activities, and other related consumer banking and compliance functions.
- Work Environment: Create an environment conducive to learning and accelerate innovation. Follow the core values of honesty, integrity, mutual respect, pride and ownership.
- Technology: Intermediate level knowledge of Excel, Word, and Outlook. Ability to learn and become proficient on credit union specific technology platforms. Basic understanding of various social media channels.
- Other Skills: Ability to communicate verbally and in writing in a professional manner when dealing with employees, members, vendors and company contacts.

Education

College degree preferred, High School Diploma or GED with proper work experience.

Additional Comments**Credit Union** Go Energy Financial Credit Union**State** Georgia**Contact Name** Marilyn Clarke**Email** jobapplicants@goenergyfin.com**Phone** 470-514-3000**Fax** 770-938-9221**Expiration Date** 07/09/2021