

Job Title Lending Operations Specialist I

Short Description Jax Federal Credit Union is seeking a Lending Operations Specialist to perform required file maintenance of all consumer loan files. Responsible for the preparation, production, and processing of all phases of title work, payments, and processing of claims. Also responsible for the posting and funding of consumer loans originated from pre-approved express drafts. Conduct weekly trips to the DMV for title-work preparation. Provide support to retail lenders by answering the Lending Operation's hot line. Respond to member inquiries about consumer loan issues, title work and insurance claims. Perform quality assurance reviews for the credit union's new consumer loan production which includes consumer loans and those generated through indirect.

Full Description Jax Federal Credit Union is seeking a Lending Operations Specialist to perform required file maintenance of all consumer loan files. Responsible for the preparation, production, and processing of all phases of title work, payments, and processing of claims. Also responsible for the posting and funding of consumer loans originated from pre-approved express drafts. Conduct weekly trips to the DMV for title-work preparation. Provide support to retail lenders by answering the Lending Operation's hot line. Respond to member inquiries about consumer loan issues, title work and insurance claims. Perform quality assurance reviews for the credit union's new consumer loan production which includes consumer loans and those generated through indirect.

Status: FT (approximately 40 hours per week)

Location: Park Street Building, 562 Park Street, Jacksonville, FL 32204

Major Duties and Responsibilities

- RISK MANAGEMENT/COMPLIANCE/QUALITY ASSURANCE:**
- Ensure processes within the Lending Operations Department are following policy, procedure, regulations, and sound business practice.
 - Make certain that the paper and database records are accurate. Identify any trends or concerns that could point to fraudulent activity immediately.
 - Ensure collateral liens are processed correctly and expeditiously. Report to management any liens not perfected within 30 days.
 - Receive "clean" audits and exams.
 - Monitor assigned reports and report suspicious activity promptly. Comply with all applicable regulations such as the Bank Secrecy Act and Customer Identification Program requirements.

- PRODUCTION:**
- Complete all assigned duties in a timely fashion and within the

deadline established.

- Use knowledge of loan documentation and processes to respond to inquiries from retail lenders, and/or members, regarding the processing, posting, funding, and servicing of consumer loans. Serve as a subject matter expert.
- Garner appropriate information to create a more efficient process.
- Perform documentation reviews to assess and evaluate the completeness, accuracy, and compliance with regulations and internal policy for the credit union's loan portfolio.

DOCUMENTATION/REPORTING:

- Ensure that documentation related to the scope of the role and duties are kept current and "up-to-date." Examples include process checklists, procedures, title manual, product manual pages, Resource Center, network drives and designated desk manual.
- Refer to the Lending Operations Report Summary spreadsheet for the reports assigned for compilation, distribution and/or review.
- Update the completion date for reports.

Knowledge and Skills

EXPERIENCE: Two years to five years of similar or related experience.

EDUCATION/CERTIFICATIONS/LICENSES: (1) A two-year college degree or (2) Completion of a specialized course of study at a business or trade school or (3) Completion of a specialized and extensive in-house training or apprenticeship program.

INTERPERSONAL SKILLS: Courtesy, tact, and diplomacy are essential elements of the job. Work involves personal contact with others inside and/or outside the organization, generally regarding routine matters for purposes of giving or obtaining information which may require some discussion.

OTHER SKILLS: Must demonstrate strong oral, written communication and listening skills. Demonstrated ability to navigate and search the internet and is proficient (intermediate to advanced level) with MS Office Suite to include Word, Excel, PowerPoint. Able to create an Excel spreadsheet with formulas. Possess strong keyboarding skills, able to multi-task between equipment (computer and telephone). Effectively navigates dealer websites and credit union specific sites. Intermediate to advanced skills with MS Office software suite (Word, Excel, PowerPoint). Able to use Internet sites for navigating to the web site sources needed to process title documentation.

ADA Requirements

PHYSICAL REQUIREMENTS: Perform primarily sedentary work with limited physical exertion and occasional lifting of up to 5 lbs. Must be capable of climbing/descending stairs in an emergency

situation. Must be able to operate routine office equipment including telephone, copier, facsimile, and calculator. Must be able to routinely perform work on computer for an average of 6-8 hours per day. Must be able to work extended hours whenever required or requested by management. Must be capable of regular, reliable and timely attendance.

WORKING CONDITIONS: Must be able to routinely perform work indoors in climate-controlled shared work area with moderate noise.

MENTAL AND/OR EMOTIONAL REQUIREMENTS: Must be able to perform job functions with supervision and work effectively either on own or as part of a team. Must be able to read and carry out various instructions and follow oral instructions. Must be able to speak clearly and deliver information in a logical and understandable sequence. Must be able to perform basic mathematical calculations with extreme accuracy. Must be capable of dealing calmly and professionally with numerous different personalities from diverse cultures at various levels within and outside of the organization and demonstrate highest levels of customer service and discretion when dealing with the public. Must be able to perform responsibilities with composure under the stress of deadlines/requirements for extreme accuracy and quality and/or fast pace. Must be able to effectively handle multiple, simultaneous, and changing priorities. Must be capable of exercising highest level of discretion on confidential matters.

Acknowledgment

Nothing in the position description restricts management's right to assign or reassign duties and responsibilities to this job at any time.

Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions. This Job description is not a contract and should not be constructed as a guarantee of employment for any period of time.

We are an Equal Opportunity Employer and do not discriminate against employees or applicants based on race color, religion, sex/gender, national origin, disability, age, or any other category protected by law.

Education

(1) A two-year college degree or (2) Completion of a specialized course of study at a business or trade school or (3) Completion of a specialized and extensive in-house training or apprenticeship program.

Additional Comments

Credit Union

Jax Federal Credit Union

State

Florida

Contact Name

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Expiration Date	04/30/2022