

Job Title	Consumer Underwriter
Short Description	<p>As our Credit Union grows, we are in search of a seasoned Consumer Loan Underwriter to join our Consumer Lending Team. In this role, you will use critical thinking and independent judgment to determine loan risk eligibility in conjunction with regulations, guidelines, policies and programs available. Examine, evaluate, and authorize approval or denial of member applications.</p> <p>Orlando Credit Union members have a full line of consumer loan products to choose from including Auto, Motorcycle, RV, Boat, Personal Loans, Lines of Credit, and Credit Cards. OCU is not for profit, not for charity, but for service and as such we are looking for a underwriter who can deliver a world class member experience while maintaining superior quality and compliance.</p>
Full Description	<p>ESSENTIAL DUTIES AND RESPONSIBILITIES*:</p> <p>Responsible for creating an exceptional lending experience by providing appropriate decisions on all consumer loan requests including auto loans, motorcycle loans, recreational vehicle loans, boat loans, personal loans, lines of credit and credit cards in a timely and accurate manner</p> <p>Work with Loan Officers to acquire required documents</p> <p>Analyze the entire credit package and collateral to ensure a quality loan product, credit worthiness of the member and acceptability of the collateral. Check the accuracy of all calculations and loan documentation provided. Work with originators to secure any additional documents as needed</p> <p>Calculate income for salary, hourly, and self-employed applicants</p> <p>Maintain knowledge of Consumer loan products including Auto, Motorcycle, RV, Boat, Personal Loans, Lines of Credit, and Credit Cards</p> <p>Adheres to and maintains knowledge of established credit union and lending policies, laws, and regulations while demonstrating an unwavering commitment to Orlando Credit Union’s mission, vision, and values</p>
Education	Associates Degree or higher in Business, Finance, or related field (preferred)
Additional Comments	<p>Required 3 years’ experience in underwriting (preferred)</p> <p>Demonstrated knowledge of lending regulations</p> <p>Comprehensive understanding of consumer lending products (required)</p>
Credit Union	Orlando Credit Union
State	Florida
Contact Name	Misty Lizarralde
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Phone	407-835-3518
Fax	
Expiration Date	07/15/2021

