

Pinnacle Credit Union

POSITION DESCRIPTION

Position Title: Consumer Loan Processor	Department: Lending
Classification: Non-Exempt / Full -Time	Approved By: Linnette Padin
Supervisor: VP of Consumer Lending	Positions Supervised: None

POSITION PURPOSE

The primary purpose of the Consumer Loan Processor is to act as the primary liaison between members, internal stakeholders, and 3rd party vendors as it pertains to the consumer loan origination and servicing. The Consumer Loan Processor communicates with members and 3rd parties, solicits and reviews documentation, processes requests for modifications and adjustments to loan applications, loan funding, and loans in servicing all while ensuring quality decision making and adhering to departmental guidelines and standards for accuracy, turn arounds time, and communication.

ESSENTIAL DUTIES AND RESPONSIBILITIES

- Represent the credit union to members in a courteous and professional manner. Maintain a professional and courteous attitude with all people, including, but not limited to, fellow employees, management staff, board members and outside vendors.
- Monitor lending “Inbox” to ensure applications and incoming e-mails are addressed and expedited through the applicable process.
- Review all loan approvals in the loan origination system to complete all funding stipulations.
- Responsible for the consumer loan funding function, including preparation and review of loan documents for accuracy and completeness, and disbursement of loan proceeds.
- Manage general phone calls to the lending department in a prompt and efficient manner
- Responsible for ensuring title liens are perfected and UCC filed in a timely manner.
- Embrace and practice a sales and service culture looking for opportunities to cross-sell the credit union products and services while striving to exceed the members expectations in every interaction
- Maintain up to date knowledge and understanding of Lending Policies, Guidelines and Procedures.
- Maintains a thorough understanding of state and federal laws and regulations related to credit union compliance including Bank Secrecy Act and Anti-Money Laundering laws appropriate to the position.
- Provides support and acts as back up to Loan Officers as needed to cover vacations and/or high-volume demand of loan applications
- Provides support and performs loan servicing duties as needed.
- Perform other duties as assigned by management.

EDUCATION/EXPERIENCE REQUIRED

- High School Diploma. Some college education preferred.
- Consumer lending experience – at least 1 year preferred.

This job description is not a complete statement of all duties and responsibilities comprising this position.

For consideration please send resumes to LinnetteP@pinnaclecu.org