

Pinnacle Credit Union

POSITION DESCRIPTION

Position Title: Loan Servicing (Administration) Specialist	Department: Lending
Classification: Non-Exempt / Full -Time	Approved By: Linnette Padin
Supervisor:	Positions Supervised: None

Pinnacle Credit Union is looking for a LOAN SERVICING SPECIALIST to join our growing Lending Team. Our Lending team is fast paced and energetic and focused on building and growing relationships as we strive to “WOW” our members with every interaction. The Loan Servicing Specialist will be responsible for the loan administration of the credit union’s loan portfolio including, consumer, mortgage, and business loans. This position will interact with all areas of the credit union.

PRIMARY DUTIES AND RESPONSIBILITIES

- Process and manage Titles and UCC to ensure liens are perfected in a timely manner.
- Performs accurate administration of escrow accounts in compliance with RESPA.
- Submit monthly reports to Private Mortgage Insurance companies.
- Perform maintenance and research requests on all types of loans: consumer, mortgage, and business
- Process and manage all aspects of Fair Credit Reporting Act related to the loan portfolio such as, but not limited to, E-Oscar, loan disputes/complaints, update credit reporting, etc.
- Respond to all internal and external emails and voicemails in a timely manner as established in guidelines.
- Process GAP and Debt Protection claims.
- Onboard real estate loans, including business loans.
- Process funding of real estate and some business loans.
- Perform Quality Control review of closed loans.
- Prepare and process loan payoffs including real estate loans.
- Maintain rates and system changes, as requested by management.
- Prepare and process lien cancellations.
- Monitor insurance coverage on secured loans.
- Monitor property taxes on real estate loans to ensure taxes are paid current.
- Prepare and generate reports as requested by management.
- Assist gathering information for audits and exams.
- Embrace a sales and service culture by looking for opportunities to offer and educate members on the credit union products and services.

- Complete all required training.
- Represent the credit union to members in a courteous and professional manner while maintaining a positive and energetic attitude.
- Establish and maintain interdepartmental relationships to ensure proper account maintenance and/or resolution and courteous attitude with all people, including, but not limited to, fellow employees, management staff, board members and outside vendors.
- Maintain thorough knowledge and understanding of Pinnacles products and services, lending policies, guidelines, and procedures.
- Maintains a thorough understanding of state and federal laws and regulations related to credit union compliance including RESPA, REG Z, ECOA, FCRA, Fair Lending, Bank Secrecy Act and Anti-Money Laundering laws appropriate to the position.
- Provides support to other lending areas as needed.
- Perform other duties as assigned by management.

EDUCATION/EXPERIENCE REQUIRED

- High School Diploma. Some college education preferred.
- Mortgage and Consumer lending operations experience required – at least 2 years preferred.

SKILLS/COMPETENCIES

- Detail oriented
- Outstanding phone etiquette
- Must have a positive “can do” attitude
- Strong communication skills: oral and written
- Ability to interpret lending policies and procedures
- Able to perform in a fast-paced environment
- Strong research, analytical and problem-solving skills
- Ability to work independently, organize and prioritize work to meet deadlines
- Above average computer skills
- Ability to work in a paperless environment

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

How to apply: Please email resumes to linnettep@pinnaclecu.org and list 'Loan Servicing Specialist' in the subject line.