

Job Title	Loan Officer
Short Description	<p>The Loan Officer is responsible for generating strong volumes of quality, profitable loans with a high penetration rate of ancillary credit product sales, as well as solid cross-sales of checking accounts and other services. Provides information on credit union products and services to members in accordance with credit union policies and procedures and State and Federal rules and regulations. Responsible for interviewing and evaluating applicants for loans and processing various loan applications. Gather background information and analyze loan applicants' credit history. May approve or deny loan applications based on analysis.</p>
Full Description	<ul style="list-style-type: none"> • Responsible for interviewing and evaluating applicants for loans and processing various loan applications. • Assist members with the loan application process to ensure completeness of information. • Provide exceptional member service throughout the loan process. • Pull credit reports for all accounts, verify debts, estimate monthly payments for any outstanding debts not listed and add them to debts on application. • Calculate debt-to-income ratios accurately on loan applicants and calculate how much of a loan applicant's debt is secured or unsecured. • Complete loan applications over the phone and/or electronically. • Analyzes financial and credit data; evaluates credit quality; approves and denies loans within signing authority level; reviews loans submitted for approval outside standard matrix limits and within established guidelines. • Determine collateral needs and payment plans for members applying for loans. • Determine eligibility of loan co-maker from co-maker's statement and credit rating. • When a loan is denied, explain reasons for denial in a professional, courteous manner. Work with member to provide recommendations or alternative options for other possible ways to secure a loan in future. • Verify the accuracy of loan amounts and repayment terms on approved loan applications. • Complete loan documents and disburse loans when approved. • Implement new loan products and services in accordance with management direction. • Identify cross-sell opportunities and offer appropriate products and services to members. Meet or exceed individual and credit union sales goals. • Fosters dealer relationships through daily contact, e.g. provides loan information, re-hash loan decisions and resolves various contract issues. Experience with Indirect lending a plus. • Open new accounts and perform loan related administrative duties and provide back up support for unassigned lending functions. • Open new accounts and service existing accounts. Set up new account files and provide members with all necessary information for membership. • Review external incoming loan applications. • Assist and support Branch Manager and/or Lending Manager.

- Assist with Collections as needed.
- May be responsible for training of new employees regarding lending procedures and new account procedures.
- Performs other duties as assigned.

Education

- Bachelor's or advance degree in business or finance preferred; lending and credit training required. (Each year of lending experience may substitute for each year of the required education).

Additional Comments

- Bi-lingual preferred.
- Excellent oral and written communication skills.
- Strong sales and calling skills and preferably your own network/book of established business.
- Strong interpersonal skills and must be a team player.
- Commitment to quality, detail-oriented, accurate, and strong organizational skills.
- Maintain integrity of confidential member information.
- Highly motivated self-starter.
- Thoroughly knowledgeable of all types of consumer loans—vehicles, HELOCs, mortgages, term loans, credit cards, etc.—underwriting, compliance, and documentation with all types.
- Ability to prioritize work and manage time to complete assignments.
- Must be eligible to register with the NMLS as a mortgage loan originator.
- Proficient with Microsoft office products: Excel, Word, Power Point and Outlook. Portico/Loancierge a plus.
- Ensure compliance with all governing regulations especially the Bank Secrecy Act requirements.
- Thorough understanding and working knowledge of credit union regulations, policies, history and philosophy, by-laws, organizational system, and operational procedures.

Credit Union

Priority Credit Union

State

Florida

Contact Name

Jessica Seijos

Email

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Phone

407-781-3055

Fax**Expiration Date**

08/31/2022