

Job Title	Consumer Loan Underwriter
Short Description	<p>RadiFi Credit Union (formerly known as Jax Federal Credit Union) is seeking a Consumer Loan Underwriter to serve as the primary underwriter for Indirect loan decisions. Utilize sound judgement when evaluating and making loan decisions. Investigate best practices in indirect lending and make recommendations to management. Responsible for establishing and maintaining dealer relationships through consistent underwriting, quick responses, and fast funding. Be a subject matter expert for consumer and indirect loans on lending policies, procedures, documentation, and regulations. Monitor and provide a variety of monthly loan reports.</p>
Full Description	<p>RadiFi Credit Union (formerly known as Jax Federal Credit Union) is seeking a Consumer Loan Underwriter to serve as the primary underwriter for Indirect loan decisions. Utilize sound judgement when evaluating and making loan decisions. Investigate best practices in indirect lending and make recommendations to management. Responsible for establishing and maintaining dealer relationships through consistent underwriting, quick responses, and fast funding. Be a subject matter expert for consumer and indirect loans on lending policies, procedures, documentation, and regulations. Monitor and provide a variety of monthly loan reports.</p> <p>Location: Corporate Office, 562 Park Street, Jacksonville, FL 32204</p> <p>Status: Full-time (40 hours per week)</p> <p>Major Duties and Responsibilities:</p> <p>1. UNDERWRITING</p> <p>Analyze the credit history of applicants and determine their loan repayment capabilities.</p> <p>Corresponds with members, dealers, and applicants to resolve questions regarding application information.</p> <p>Requests specified information for loan application where appropriate.</p> <p>Provide underwriting support to retail lenders and dealers by answering internal lending operations hotline where appropriate.</p> <p>Investigate best practices for indirect lending. Make recommendations to management and serve as a subject matter expert for indirect lending.</p>

Offers recommendations and actions to improve loan strategies and operations when necessary.
Follow up with dealer on each approved application and provide feedback to management for tracking purposes.
Maintain contact with dealerships by phone weekly and in person at least once per quarter.

2. REPORTING

Reviews assigned daily Lending Operations reports.
Prepare monthly Indirect production report as assigned.
Provide dealer contact report once per quarter.
Complete assigned problem resolution issues.

3. RISK MANAGEMENT, ACCURACY, COMPLIANCE

Must comply with all company policies and procedures, applicable laws, and regulations, including but not limited to, the Bank Secrecy Act, the Patriot Act, and the Office of Foreign Assets Control.

Review new laws and regulations that influence indirect lending within the financial institution; makes recommendations to management when necessary.

Ability to analyze and decision loan requests within credit union guidelines; ability to consider alternatives that are in the best interests of both the credit union and its members; committed to making sound decisions and maintain portfolio asset quality.

Reviews documents to support credit decision (paystubs, tax returns, and additional supporting documentation, etc.).

Knowledge & Skills

Experience:

Three to Five years of Consumer Lending experience; and/or equivalent of education and experience required.

Education/Certifications/Licenses:

A two-year college degree or completion of a specialized course of study at a business or trade school.

Interpersonal Skills:

A significant level of trust and diplomacy is required to be an effective subject matter expert in the position. In-depth

dialogues, conversations and explanations with customers, direct and indirect reports and outside vendors of a sensitive and/or highly confidential nature is a normal part of the day-to-day experience. Communications can involve motivating, influencing, educating and/or advising others on matters of significance.

ADA Requirements

Physical Requirements:

Perform primarily sedentary work with limited physical exertion and occasional lifting of up to 10 lbs. Must be capable of climbing/descending stairs in 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, when necessary. 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 private work area with moderate noise.

Mental and/or Emotional Requirements:

Must be able to perform job functions independently or with limited 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 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 both internal and external confidential matters.

Acknowledgement:

Nothing in this 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 construed as a guarantee of employment for any specific 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

A two-year college degree or completion of a specialized course of study at a business or trade school.

Additional Comments

Credit Union

RadiFi Credit Union

State

Florida

Contact Name

Aimee Haga

Email

ahaga@jaxfcu.org

Phone

904-475-8023

Fax

904-350-9356

Expiration Date

01/26/2024