

Loan Operations Manager

GRADE	DEPARTMENT	JOB CLASSIFICATION	EEOC CATEGORY
11	Loan Operations	Exempt	First/Mid Level Officials and Managers

Role

Oversee the day-to-day operations of the loan servicing department. Provide quality service to customers while servicing mortgage, consumer and commercial loans. Has oversight over insurance tracking, processing charge-offs & recoveries, new and renewed loan file reviews, file scanning, responses to loan inquiries.

Major Duties and Responsibilities

Weight	Function	Essential?
1. 30%	Manage direct reports to maximize productivity, efficiency, and the potential of the human assets of the company, including: hiring, directing job assignments, monitoring staff performance, coaching, counseling, training, assuring compliance with regulatory requirements and organizational mission, values, policies and work rules. Appraise performance and provide recommendations for staff compensation, promotion, and termination, as appropriate. Train staff for system enhancements and procedure changes.	✓
2. 15%	Research, resolve and respond to customer disputes. Write correspondence to loan customers as needed.	✓
3. 10%	Review loan files to ensure complete documentation according to company and regulatory standards. Follows up on exceptions to complete file. Audit set up of loans on the loan servicing system.	✓
4. 10%	Track property & casualty insurance on the loan portfolio. Monitors insurance exception reports from third party vendors and ensures insurance is maintained by customer.	✓
5. 10%	Conduct performance reviews and provide guidance, training and direction to staff in developing and implementing plans and objectives.	✓
6. 5%	Make action recommendations to manager as appropriate and assist with/ delegate special projects as needed.	✓
7. 5%	Coordinate internal and external audit preparations.	✓
8. 5%	Coordinates update of department procedure manual.	✓
9. —	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.	✓

Knowledge & Skills

Experience

2-5 years of similar or related experience, including preparatory experience

Education/Certifications/Licenses

A 2-year college degree or completion of a specialized course of study at a business or trade school requiring approximately 64 credit hours

Interpersonal Skills

A significant level of trust, credibility and diplomacy is required. In-depth dialogue, conversations and explanations with customers, direct and indirect reports and outside vendors can be of a sensitive and/or highly confidential nature. Communications may involve motivating, influencing, educating and/or advising others on matters of significance. Typically includes subject matter experts as well as first level to middle managers.

Other Skills

Computer skills including a working knowledge of Microsoft Word, Windows and Excel.

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 shared work area with minimal 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 written 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.

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Authorized Representative

Date

Employee

Date