



**Job Title:** Consumer Loan Processor

**Department:** Loan Processing

**Reports to (Title):** Loan Servicing Supervisor

**FLSA:** Non-Exempt – Full Time

**PURPOSE OF JOB:**

Responsible for coding, posting, and preparing all documents necessary for closing consumer loans.

**ESSENTIAL RESPONSIBILITIES:**

- Assists the loan officers in compiling information to accurately make loan decisions.
- Prepares, processes all loan documents for consumer loans. Ensures that all information is complete, organized, and within compliance. Distributes the loan files to the loan officers. (electronically or by paper) Disburses funds for all consumer loans and checks/wire transfers are prepared according to the direction of the loan officer.
- Maintains files, file vault, answers and directs telephone calls.
- Maintains and disburses from escrow accounts all annual and semiannual tax payments, annual home and flood insurances and monthly PMI.
- Process loan maintenance paperwork and CORE system updates along with cash advances on eligible loans and credit cards.
- Maintains and performs all tasks related to credit card activities including: opening new credit cards, applying credit card payments, handle all member inquiries and disputes related to credit cards, handle credit card compliance and program updates.
- Track and maintain monthly and annual reports.
- Assists with projects as they pertain to loan policy, loan procedures, loan compliance, and other duties as requested by leadership, to assist in meeting team and organization goals.
- Courteously and promptly addresses member inquiries. Provides high quality and professional delivery of services to members and relates well with co-workers and leadership.
- Abides by credit union policies and procedures.
- Promote and maintain a confidential environment to protect member, employee, and credit union information
- Create and promote a positive professional image of one's self and the credit union

- Exemplify the credit union's People Caring More core purpose and core values
- Pursues continued educational opportunities such as webinars, seminars, conferences, chapter meetings, online training, additional certifications and reviews credit union publications and financial publications.
- 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.
- Perform all other duties as assigned

#### **EDUCATION/EXPERIENCE:**

- High School Diploma or GED
- Strong Excel experience preferred

**CERTIFICATES, LICENSES, REGISTRATIONS:** None

#### **SKILLS, ABILITIES, AND OTHER REQUIREMENTS:**

- Ability to communicate, written and verbal effectively and in an easy-to-understand manner
- Ability to perform responsibilities with composure under the stress of deadlines, accuracy, quality and/or fast pace.
- Ability to deal calmly and professionally with numerous different personalities
- Ability to be bonded required
- Ability to successfully organize, prioritize, and manage multiple responsibilities
- Ability to research and comprehend industry trends
- Ability to perform repetitive tasks
- Ability to sit/stand for long periods of time (6-8 hours per day)
- Lifting (up to 25lbs) and the ability to reach and/or stoop/bend required
- Vision abilities include close vision, distance vision, and peripheral vision
- Team player with a positive attitude and flexibility
- Must be capable of regular, reliable and timely attendance.
- Professional demeanor and personal accountability
- Must be capable of exercising highest level of discretion on both internal and external confidential matters.

*The physical demands described here are representative of those that must be met by an employee to successfully perform the essential functions of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.*