Job Title:	**Loan Servicing Specialist**
Department:	**Processing**
Reports to (Title):	**Loan Servicing Supervisor**
FLSA:	**Non-Exempt – Full Time**

PURPOSE OF JOB:

Responsible for post-closing portfolio and secondary loans. Ensures that all files are complete, organized, and within compliance and follows up on all needed documentation after a loan has disbursed. Types and handles miscellaneous paperwork for ancillary products. Courteously and promptly addresses member inquiries. Provides high quality and professional delivery of services to members and relates well with co-workers and leadership. Actively and professionally promotes credit union products and services. Abides by credit union policies and procedures.

ESSENTIAL RESPONSIBILITIES:

- Prepares correspondence, documents and performs clerical duties related to loan servicing. Internal and external payoffs, title inquiries and lien releases.
- Answers member and internal inquiries regarding credit cards, loans and vehicle titling.
- Applies payments, cancels and handles all member inquiries regarding ancillary products.
- Track and maintain auto titles for vehicles that are used as collateral on a loan.
- Process all paid files. Send original note and or lien perfection to member and prepare a monthly report of paid loans.
- Process loan maintenance paperwork and CORE system updates along with cash advances on eligible loans and credit cards.
- Responsible for annual HMDA reporting.
- Apply all payments related to any insurance claims. Responsible to work with members on all aspects of processing insurance claims.
- Back up to consumer loan processing
- 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; with one to two years related experience and/or training; or equivalent combination of education and experience.
- Familiarity with Financial Institution terms and procedures 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.