



<b>Loan Officer I</b>			
<b>Exempt:</b>	<b>No</b>	<b>Grade:</b>	<b>60</b>
<b>Division:</b>	<b>Lending and Sales</b>	<b>Department:</b>	<b>Financial Services</b>
<b>Reports To:</b>	<b>Lending Director</b>	<b>Location:</b>	<b>Gainesville/Branches</b>

**ESSENTIAL DUTIES AND RESPONSIBILITIES** include the following. Other duties may be assigned.

- Within guidelines and limits, interviews applicant and requests information for loan application. Interviews applicant to resolve questions regarding application information. Information may be recorded in writing or by computer where automated loan processing technology that is available to the LO.
- Analyzes potential lending opportunities involved in each lending situation to further assist the borrower as well as increase the credit union's lending portfolio.
- Cross sells borrowers on the benefits of utilizing other credit union services.
- Responsible for selling credit insurance, GAP, and Warranty products offered by Credit Union.
- Responsible for meeting goals for number of loans and dollar amount of loans as set by Director.
- Responsible for superior member service.
- Assists the Lending Call Center with incoming calls during branch down time
- Assists in entering loan applications that Member's entered online and communicate the appropriate decision to the member via email or phone.
- Provides information to members on account status, payments, interest rates, NADA estimates, loan options, savings options and online banking programs.
- Provides accurate information to members regarding policies, procedures, and products.
- Assists in servicing loans by processing such items as payoff, refinances, problem loan workout arrangements, address changes, payment extensions, collateral releases, and payment due date changes, etc.
- Assumes responsibility for filing vehicle titles and prompt follow-up on outstanding title work. Verifies car insurance coverage.
- Ensures registration is current and the vehicle is not salvaged/reconditioned before sending loans to Loan Processors for booking
- Ensures that members' requests and questions are promptly and courteously resolved.
- Ensures that members are properly informed of Credit Union loan policies and services.
- Counsels members regarding money management and financial matters. Assists in counseling members whose loan requests were denied, explaining reasons and alternatives.
- Performs all applicable job functions in accordance with established City CU BSA/AML/OFAC policies and procedures and completes required training on an annual basis,

**PERFORMANCE STANDARDS:**



1. Lending functions are effectively performed in accordance with established Credit Union policies and with legal and regulatory requirements.
2. Good business relations exist with members. Programs and services are properly and thoroughly explained, and members' needs accurately assessed. Members' problems are courteously and promptly resolved.
3. Required reports and documentation are accurate and timely.
4. Good working relationships exist with area personnel and with management. Loan personnel are assisted as needed.
5. Credit applications and related financial data are closely and effectively analyzed and evaluated.
6. Personal delinquency and write-off numbers are in line with Credit Union objectives.
7. Credit Life, Disability, GAP, Warranty, and Loan Goals must meet goal set by Director of Lending.
8. Committed to living by the core values of City CU.
9. Volunteers as a representative of City CU in Community and business development events.

**SUPERVISORY RESPONSIBILITIES:**

No requirement.

**QUALIFICATION REQUIREMENTS:**

To perform this job successfully, an individual must be able to perform each essential duty satisfactorily. The requirements listed below are representative of the knowledge, skill, and/or ability required. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

**EDUCATION and/or EXPERIENCE:**

One-year certificate from college or technical school; plus one to two years related experience and/or training; or equivalent combination of education and experience, primarily derived from prior experience as a credit union Loan Officer and/or Member Services Representative.

**LANGUAGE SKILLS:**

Ability to read and interpret documents such as Loan Agreements and debt obligation documents such as judgments, liens, maintenance enforcement orders, and similar instructions and processes relating to debt obligations and recovery procedures. Ability to speak effectively on a one-on-one basis.

**MATHEMATICAL SKILLS:**

Ability to add, subtract, multiply, and divide in all units of measure, using whole numbers, common fractions, and decimals. Ability to compute rate, ratio, and percent.

**REASONING ABILITY:**

Ability to define problems, collect data, establish facts, and draw valid conclusions. Ability to interpret an extensive variety of documents relating to credit granting and debt collection. Ability to interpret a variety of instructions furnished in written, oral, diagram, or schedule form.



**CERTIFICATES, LICENSES, REGISTRATIONS:**

No requirement.

**OTHER SKILLS and ABILITIES:**

Ability to operate a CRT unit to access the credit union's mainframe computer system and process transactions. Personal computer literacy required in such software programs as word processing, spreadsheet. Complete familiarity with the FAIR CREDIT REPORTING ACT, and Federal, State, and Local regulation relating to debt collection and credit counselors.

**PHYSICAL DEMANDS:**

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.

While performing the duties of this job, the employee is regularly required to sit and talk or hear. The employee is occasionally required to use hands to finger, handle, or feel objects, tools, or controls. The employee is occasionally required to stand; walk; reach with hands and arms; and stoop, kneel, crouch, or crawl.

The employee must occasionally lift and/or move up to 50 pounds. Specific vision abilities required by this job include close vision, peripheral vision, and the ability to adjust focus.

**WORK ENVIRONMENT:**

The work environment characteristics described here are representative of those an employee encounters while performing the essential functions of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions. The noise level in the work environment is usually moderate.

**MENTAL DEMANDS:**

The employee is occasionally required to write letters, negotiate, and become resourceful in resolving problems and challenges. The employee frequently is required to solve problems, be persuasive, exercise sound judgment, take initiative, and analyze situations. The employee is continuously required to concentrate, be patient, reason, and encourage members in their goal to resolve their situation.

Normally, members will attend meetings at the credit union offices for credit counseling sessions and assistance. Occasionally, upon mutual arrangements, the Credit Counselor may attend a meeting at the member's residence to conduct counseling sessions with the member and other family members. The Credit Counselor may supply his/her own transportation, or it might be supplied by the credit union, as might be applicable to the particular situation.