



Position Title: Member Service Representative (Loan Officer)

Summary:

Responsible for interviewing and evaluating applicants for loans and processing various loan applications. Open accounts for members, resolve issues, interview, and professionally handle the member's daily needs.

Duties and Responsibilities:

1. Greet and welcome members and visitors to the credit union in a professional and timely manner. Represent the credit union to members in a courteous and professional manner and provide prompt, efficient, and accurate service in the processing of transactions.
2. Provide members and potential members with information on a full range of credit union products and services.
3. Open accounts for members, resolve issues, and professionally handle the member's daily needs.
4. Maintain an up-to-date and comprehensive knowledge on all credit union products, services, policies, procedures, rules, and regulations.
5. Cross-sell credit union services including, but not limited to safe deposit boxes, prepaid cards, debit cards, credit cards, online banking, and loan products.
6. Receive, verify, and apply member payments for all loan products.
7. Open new accounts service existing accounts, and provide potential new members with all necessary information for membership.
8. Handle member requests for transfers of shares to loan payments, share withdrawals, check requests, CD transactions, line of credit advances, and any other requests received from members.
9. Research accounts for deposit, withdrawal, and loan-payment discrepancies.
10. Assist members with the proper completion of payroll deduction and direct deposit cards.
11. Assist members in opening individual retirement accounts.
12. When a loan is denied, explain reasons for denial in a professional, courteous manner. Work with member to provide recommendations or alternative options for other possible ways to secure a loan in future. Ensure denials are processed per regulation and credit union procedures.
13. Verify the accuracy of loan amounts and repayment terms on approved loan applications.
14. Complete loan documents and disburse loans when approved.
15. Implement new loan products and services in accordance with management direction.
16. Other duties, as assigned.

Education: Requires an Associates or Bachelor degree. In lieu of degree, minimum two years of professional experience selling retails products and services.

Experience: Proven record of ability to meet and/or exceed sales goals.

Additional Knowledge, Skills, & Abilities, Licenses, etc.:

Customer service, thoroughness, confidentiality, analyzing information, decision making, professionalism, and quality focus

Ability to communicate well, verbally or written, with co-workers, customers, community members and management.

Ability to comply with company and industry operating, safety standards, rules and regulations.

Physical Requirements:

Ability to exert up to 10 pounds of force occasionally, and/or a minimal amount of force frequently to lift, carry, push, pull, or otherwise move objects.

Ability to sit and/or stand for long periods of time.

Ability to demonstrate and apply manual dexterity to operate office equipment and handling of cash.

Ability to view computer monitor or laptop screen for extended periods of time.

Ability to work with confidential information, materials, and files appropriately, professionally, & discretely.

Working Conditions:

Office Environment

Ability to adapt easily to changing work schedules.

Travel to branches may be required.

This job description is not intended to be and should not be construed to be a comprehensive list of all responsibilities, duties, skills, qualifications, efforts, or requirements associated with the position.