



Position Title: Loan Relationship Specialist

Summary:

Responsible for maintaining and developing relationships with third party loan referral sources. Perform a variety of support duties related to the lending functions within the credit union, including evaluating applicants for loans and processing various loan applications. Ensure accuracy of contents of loan files to ensure the loan file satisfies federal/state regulatory standards and compliance guidelines.

Duties and Responsibilities:

1. Maintain and develop third party loan referral sources.
2. Maintain an open line of communication, as point of contact, with all referral sources relating to origination of new loan files.
3. Assist Members with loan applications over the phone and/or electronically to ensure completeness of the information.
4. Open memberships, book and fund approved loans.
5. Request and review all required information and documentation to decision a loan.
6. Cross-sell credit union products and services as appropriate.
7. Answer incoming telephone calls in a courteous manner providing routine information, and/or routing calls to the appropriate department. Take messages and coordinate follow through.
8. Assist Members and employees with basic questions regarding lending services.
9. Provide support for Lending Operations staff.
10. Ensure loan files contain documents with proper signatures, dates, and other relevant data.
11. Complete loan documents and disburse loans when approved.
12. Receive and review closed loan packages for accuracy of signatures and dates. Identify missing/incorrect documentation in loan packages/files and seek solutions to problems uncovered in review.
13. Make recommendations to Loan Operations Manager to resolve potential problems or conflict with a loan, collateral, or documentation/correspondence.
14. Other duties as assigned.

Education & Experience:

Requires a high school diploma or equivalent knowledge of English, Mathematics, & Grammar.

Experience:

Requires 2 years of lending experience and customer service.

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

Ability to problem solve and communicate well, verbally or written, with co-workers, Members, community members and management.
Ability to comply with company and industry operating, safety standards, rules and regulations.
Ability to work with confidential information, materials, and files appropriately, professionally, & discretely.

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

Working Conditions:

Fast-paced Office Environment
Ability to adapt easily to changing work schedules

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.