



Centralized Lending Processor

Division: Branch Services Classification: Non-Exempt
Reports to: Centralized Lending Supervisor
Revision Date: 2/09, 12/15 Pay Grade 7N
Annual Review Completed on: _____

Purpose:

Provides support to Centralized Lending Underwriters and Centralized Lending Supervisor by loading, processing and closing consumer loans. Has thorough understanding of consumer loan process. Provides advanced information concerning credit union eligibility, loan and share products, related services and policies.

Essential Functions:

1. Follows up on loans from Consumer Loan Underwriters and supervisor. Works with members on conditions stated for loans and coordinates closing of loans.
2. Consults with members to identify needs and provide solutions that are in the best financial interest of the member.
3. Funds consumer loans or coordinates funding with all branches.
4. Fields hotline calls from frontline staff in order to make decisions on loans for members in a branch.
5. Maintains confidentiality at all times.
6. Models the credit union culture through the following service standards:
 - I will immediately acknowledge and extend a friendly greeting
 - I will take ownership for service provided and effectively follow through
 - I will use appropriate opportunities to educate
 - I will actively listen and arrive at a mutual understanding and time frame
 - I will pro-actively pursue and find resolution
 - I will exercise unconditional positive regard and empathy
 - I will always express appreciation

Supervisory Responsibility:

None

Job Scope:

The Centralized Lending Processor performs duties within the established parameters of policies and procedures. Situations typically encountered involve intermediate financial needs or challenges. These primarily include loan requests, loan follow up and disbursements and may also include new memberships, share account needs, fraud support and other various account set up and maintenance.

Interpersonal Contacts:

Interacts with members and non-members as well as dealerships to effectively communicate the necessary requirements of loans in order to facilitate disbursement of loans.

Required Job Skills and Abilities:

1. Must have excellent written and oral communications skills. Must have exceptional phone skills.
2. Ability to accurately process non-cash transactions, balance drawer, and reconcile transactions
3. Quick and accurate data input.
4. Ability to independently resolve challenges, utilizing all resources available.
5. Strong time management skills.

Education and/or Experience:

1. High school diploma or GED equivalent
2. One year relevant experience in the financial industry preferred.
3. Must have customer service experience.
4. 10-key, typing and general computer experience preferred.

Working Conditions:

1. Sitting or standing for extended periods.
2. Occasional lifting, carrying, pushing, and pulling of items weighing up to 25 lbs.
3. Occasional reaching up to 24 inches.
4. Frequent keystroke activity.
5. Occasional business travel.
6. Potential exposure to the threat of violence at any time.

Disclaimer:

This position description is designed to outline primary duties, qualifications, and job scope, but is not designed to contain or be interpreted as a comprehensive inventory of all duties, responsibilities, and qualifications required of employees assigned to this job. Our expectation is that each employee will make a willing and enthusiastic contribution whenever necessary to ensure the success of the credit union.