



<b>Job Title:</b>	Consumer Loan Officer	<b>Reports To</b>	Sr. VP/COO
<b>Department/Group:</b>	Lending	<b>FLSA Status</b>	Non-Exempt
<b>Location:</b>	Based on Need	<b>Travel Req.</b>	n/a
<b>Level/Salary Range: (exp. Based)</b>	\$27,923 - \$41,126	<b>Position Type:</b>	Full Time
<b>Approved By:</b>	HR Manager	<b>Last Updated:</b>	2019

**Job Summary**

As a Consumer Loan Officer you will process loan applications, via phone, internet, and walk-ins. Review applications, provide information and guidance to members regarding credit union loan policies and procedures, and approve loans in your authority level. You will also be responsible for managing loan accounts, aggressively promoting loans, and referring/cross-selling all Credit Union products and services.

**Duties and Responsibilities**

- Interview consumer loan applicants and provide information on consumer loan products that best meet the member's needs.
- Request and review all required information and documentation to secure a loan. Assist member in completing loan applications over the phone and/or electronically.
- Obtain and evaluate credit reports for other opportunities (i.e. buy backs, balance transfers, etc.)
- Calculate debt-to-income ratios on consumer loan applicants.
- Determine collateral needs and payment plans for members applying for routine loans.
- Review regulations as they apply to installment loan security agreements.
- Process loans to obtain monthly loan goal
- File maintenance for all loan accounts
- Answer questions via phone, e-mail or in person about loans, payoffs, and payments
- Assist other loan officers in closing their loans as needed
- Other duties assigned by supervisor as needed

**The preferred candidate would possess the following skills and qualifications**

- High School Diploma or equivalent
- 2+ years of loan experience preferred but not required
- Consumer underwriting experience
- Administrative Writing Skills, Microsoft Office Skills, Organizational skills, and Verbal Communication skills.