

SnoCope Credit Union

Location: Everett, WA **Job**

Title: Loan Officer **Job**

Summary:

The Loan Officer is responsible for inputting, reviewing, analyzing, underwriting and approving basic to complex consumer loans, indirect loans, Visa applications and personal lines of credit. The Loan Officer will evaluate risk and make loan decisions that are supported by analysis of the borrower's application, account and credit information. Must be able and willing to cross-sell the Credit Union's products and services when appropriate, originate mortgage loan applications, develop and maintain auto dealer relationships, perform collection calls and contribute to the success of the credit union by providing superior service according to SnoCope Credit Union's "Member Defined" promise.

Responsibilities:

- Interview member loan applicants to obtain information concerning their loan needs, earnings, and financial condition both in person and over the phone.
- Control all aspects of processing, underwriting, funding and servicing of indirect and direct loans. Input relevant information into system for loan processing and funding. Exhibit sound and accurate judgment by supporting and explaining reasoning for decisions and by meeting Credit Union policies.
- Identify cross sell opportunities and successfully cross sell Credit Union products and services.
- Service the Credit Union's current book of business by resolving member issues in a timely, consistent and professional manner. Service to our members is our number one priority.
- Work closely with team members within the lending department and across the organization in order to make timely and accurate decisions. Good communication skills are a must.
- Ensure compliance with credit union policies and procedures is met for all loans.
- Perform other job-related duties as assigned.
- Stay up-to-date on all Federal and State lending and collection regulations.
- Develop and establish business relationships with dealer partners through open and professional communication and regular monthly visits to dealerships. Actively promote SnoCope's dealer programs to targeted dealers and document dealer communications after each visit.
- Regularly handle phone calls for independent and CUDL dealers to appeal or further negotiate loan requests. This includes requests for exceptions on LTVs, waiving verification of income, information on collections, adding products such as GAP, Warranty, theft deterrent, tax & licensing and extended term requests.
- Perform collection duties including calling delinquent accounts, making arrangements for payment and documenting collection efforts.
- Work with the credit union service organization in order to assist members with first mortgage lending solutions by taking applications, being familiar with their specific programs, general qualifying guidelines, and calculating payments using the system. Must become licensed to take applications as an originator. Responsible for updating status of mortgages on a weekly basis and ensure proper follow up when required.
- Provide coverage for front desk functions of the Loan Clerk during absences for breaks, lunches and vacations. Must be knowledgeable in all front desk functions in order to assist all member inquiries and request.
- Continuously seek process improvements in all operations with the ultimate goal to improve the quality of member service and process efficiencies.
- Maintain confidentiality in performing assignments relative to any information received directly or indirectly to ensure that all information and transactions regarding credit union members are kept confidential.

Position Requirements:

- High school diploma or equivalent required. Bachelor's degree in business, finance, or economics preferred. □
Minimum two (2) years consumer loan underwriting experience required.

- Credit Union experiences a plus.
- Excellent interpersonal and communication skills including listening, oral and written skills
- Ability to investigate and analyze borrower information and make sound credit decisions.
- Well-developed ability to manage multiple tasks/projects and deadlines simultaneously.
- Knowledge of underwriting procedures, documentation requirements and terminology.
- Knowledge of credit policies and approval processes.
- Excellent telephone skills and superior member service skills.
- Ability to deal maturely, professionally and tactfully with difficult members and difficult situations.
- Ability to be thorough, accurate and attention to detail.
- Ability to work independently and as a team member while using discretion in decision making and sound judgment in problem solving.
- Ability to attain or have knowledge of financial institution procedures, services and programs.
- Computer experience including calculator, PC, database, spreadsheet and word processing systems and software.
- Collections, Indirect (CUDL) lending and sales experience a plus.
- Notary Public

Knowledge in any of the following systems a plus: Fiserv, Meridian Link (Loans PQ), CUDL Lending 360, IQQ, e-Oscar, FIS-Client Link, CenterPoint, MortgageBot, e-Services-Securian.

Benefits: Starting pay range \$19.00 - \$26.00 per hour DOE, holiday pay, vacation, sick leave, medical, wellness plan, 401K, dental, vision, life, long-term disability benefits.

Apply: Resume may be e-mailed to careers@snocope.org