

Advanz Federal Credit Union
Structured Compensation - Job Description
Consumer Lending Specialist

Data Year: 2023

Prepared On: 01/24/2023

Department:	Lending	Grade:	
Reports To:	VP of Lending	Classification:	Non-Exempt
Supervises Direct:		Supervises Indirect:	
Approved By:		Effective Date:	07/20/2010
		Revised Date:	06/03/2020

Role:

Demonstrates a highly motivated, positive, outgoing, influential personality with a strong emphasis on sales and results oriented to ensure the credit union maximizes lending and sales opportunities with members who apply for credit over the phone. Consistently demonstrates the ability to think independently, outside the box, by effectively responding to each individual member's unique situation.

Commands a thorough knowledge of the lending process from application to closing to ensure maximum funding rates. Demonstrates an unsurpassed commitment to exceptional member service and teamwork that ensures an unsurpassed experience with each encounter. Is fully knowledgeable of all credit union products and services and is able to confidently offer appropriate solutions to fit member need. Is able to clearly and effectively communicate with members and all levels of staff in oral and written form and is proficient with applicable technology.

Essential Functions & Responsibilities:

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| N | 25% | Analyzes member financial condition to include credit history, credit score, collateral, and other financial information to assess the degree of risk and the member's ability to repay the loan. Forwards the loan request to higher levels for decisioning. |
| N | 20% | Takes and reviews applications for consumer loan business. Explains loan programs and advises members of loan options and requirements. |
| N | 20% | Participates in developing lending and deposit business for the Credit Union. Identifies opportunities to cross-sell new or additional services or products to members. Includes cold calls to new and potential members. |
| N | 15% | Directs completion of all loan documents to loan processor. Ensures documentation is complete and accurate. Completes required reports and records. Initiates communication with the member to explain terms and conditions and closing process. |
| N | 10% | Stays abreast of new types of loans, lending trends, and other financial services and products to better meet members' needs. |
| N | 5% | Attends and participates in meetings and committees as required. |
| N | 5% | Performs other job related duties as assigned. |

Performance Measurements:

1. Achieve or exceed assigned loan volume above the base.
2. Ensure loan decisions are made and relayed to appropriate parties in a timely manner.
3. Sell assigned volume of loan insurance products.
4. Troubleshoot and resolve member and internal inquiries in a timely and accurate manner.
5. Provide informed, professional, and accurate service and support to all members.

6. Receives members in person or by telephone; determines the nature of the member's business and either transacts the member's request or refers him/her to the suitable staff person.
Provides, in person or by telephone, routine information concerning Credit Union services or policies, including: what is a credit union; eligibility for membership; how to apply for membership; type of
7. accounts available; insurance coverage for shares and loans; basic loan policies; interest rates charged on loans; how dividends are computed on shares; how to start, change, or stop a payroll deduction; the locations, office hours, and telephone service.
8. Maintains the confidential nature of all member transactions, information, and other related operational data as required.
9. Attends meetings, educational and training sessions, as required, and maintains credit union equipment in proper working order.
10. Performs clerical duties as required to process member accounts and transactions.
11. Takes loan applications accurately and completely and gives loan officer all information necessary to make a good decision.
12. Properly prepare all required documentation and disclosures.
13. Performs such other duties as may be assigned by his/her supervisor, which are commensurate with his/her position and in the best interest of credit union operations.
14. Follow the Bank Secrecy Act Policy and Procedures.

Knowledge and Skills:

Experience One year to three years of similar or related experience.

Education A high school education or GED.

Interpersonal Skills Work involves much personal contact with others inside and/or outside the organization for the purpose of first-level conflict resolution, building relationships, and soliciting cooperation. Discussions involve a higher degree of confidentiality and discretion, requiring diplomacy and tact in communication.

Other Skills Thorough knowledge of principles and processes for providing member and personal services. This includes member needs assessment, meeting quality standards for services, and evaluation of member satisfaction. Considers the relative costs and benefits of potential actions and chooses the most appropriate one. Talks to others to convey information effectively.

Physical Requirements

Work Environment

This Job Description is not a complete statement of all duties and responsibilities comprising the position.

Printed Employee Name

Date

Employee Signature