



## Consumer Loan Officer

CEFCU is currently searching for a qualified and experienced Consumer Loan Officer. The successful candidate will examine, evaluate, and authorize or recommend approval of member applications for lines of credit, consumer credit loans, or credit card accounts.

The duties and responsibilities for this position are:

- Reviews, processes, closes and administers loan proposals.
- Provides Blue Book pricing for members.
- Explains the Credit Union's insurance packages to loan applicants.
- Interviews applicants and requests specified information for loan applications.
- Requests applicant credit reports, background checks, reference checks, and other information pertinent to loan applicant's evaluation.
- Corresponds with or interviews applicants or creditors to resolve questions regarding application information.
- Analyzes applicant financial status, credit, and collateral evaluation to determine feasibility of granting loan or submits application to credit analyst for verification and recommendation.
- Prepares loan package and facilitates negotiation of loan structure with applicant, including fees, loan repayment options, and other credit terms.
- Maintains database and loan files, and monitors performance of loans.
- Provides information on other Credit Union products and services as appropriate to member requirements.
- Performs other duties as assigned.
- Performs all duties in compliance with credit union policies, procedures, and appropriate regulatory statutes.

The qualifications and requirements are:

- High school degree or general education degree (GED).
- Minimum of two years related experience in consumer lending.
- Thorough knowledge of financial services operations, especially in the areas of branch operations, member service and consumer lending, including related regulations.
- Must be proficient in the use of personal computers with MS Office computer programs in a Windows environment, and other office equipment.
- Working knowledge of Summit and Meridian Link or similar computer programs, including loan origination software.
- Strong decision making and analytical skills.
- Excellent customer service skills.
- Ability to effectively use active listening and consultative techniques.
- Excellent time management skills, well organized, detail oriented and able to manage multiple priorities.
- Ability to uphold confidentiality standards and exercise discretion and good judgment.
- Must be eligible for Nationwide Mortgage Licensing System registry.
- Must be bondable by the credit union's insurance agency.