



Consumer Loan Officer, Credit Union

Job Description

JOB INFORMATION

<i>Job Code:</i>	115035
<i>Job Title:</i>	Consumer Loan Officer, Credit Union
<i>FLSA Status:</i>	Non-Exempt
<i>Supervisory:</i>	May oversee student, temporary and/or resource workers.
<i>Job Family:</i>	Credit Union
<i>Job Family Group:</i>	Accounting, Finance and Banking
<i>Management Level:</i>	7 Individual Contributor

JOB SUMMARY

Reviews and evaluates information disclosed on member consumer loan applications. Uses credit scoring and sound lending practices to make lending recommendations or decisions. Reviews and funds consumer loans in accordance with credit union guidelines. Collects and verifies appropriate documentation for various loan transactions. Serves as primary contact for loan applicants and specialty loan programs. Handles member inquiries, provides financial counseling, and assists members with submitting applications. Collaborates with supervising manager to develop sales and service strategies. Recommends operational and marketing strategies to achieve department goals.

JOB QUALIFICATIONS:

Education

<i>Req</i>	<i>Pref</i>	<i>Degree</i>	<i>Field of Study</i>
X		High school or equivalent	

Additional Education

Check here if experience may substitute for some of the above education.

<input type="checkbox"/>	Combined experience/education as substitute for minimum education
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Work Experience

<i>Req</i>	<i>Pref</i>	<i>Work Experience</i>	<i>Experience Level</i>
X		3 years	
	X	5 years	

Additional Work Experience

Check here if education may substitute for some of the above work experience.

<input type="checkbox"/>	Combined experience/education as substitute for minimum work experience
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Knowledge, Skills and Abilities

<i>Req</i>	<i>Pref</i>	<i>Functional Skills</i>
X		Three years of experience at a credit union or financial institution, specializing in consumer lending, and customer service experience. Demonstrated ability to work independently with minimal supervision, deftly handle time-sensitive matters, and meet strict deadlines in a financial services environment. Demonstrated experience with office management software/tools (e.g. Google suite, Slack, Skype).

Knowledge, Skills and Abilities

Req	Pref	Functional Skills
	X	Five years of experience at a credit union or financial institution, specializing in consumer lending, consumer loan underwriting, and customer service experience. FiCEP certified through CUNA. NMLS certified. Knowledge of credit union service standards and loan operations, as well as all relevant local, state, and federal regulations governing financial institutions.

Other Job Factors

JOB ACCOUNTABILITIES

	% Time	Essential	Marginal	N/A
Coordinates specialty loan programs (e.g., solar loans, student loans, home equity loans) within various departments. Collaborates with supervising manager to develops sales and service strategies. Recommends operational and marketing strategies to achieve department goals. Handles special projects as assigned. Develops guidelines and procedures and trains staff. Completes all required training to maintain compliance with all job-related applicable laws, regulatory requirements and procedures.				
Develops member relationships by providing high-quality customer service. Serves as primary contact for loan applicants. Identifies financial needs of members and assists with selection of appropriate products and services. Handles member inquiries via various channels. Provides members with basic real estate loan information (e.g., loan payment estimates, general policies and guidelines). Interviews and counsels loan applicants. Describes application review process and provides recommendations. Assists members to submit unsecured and secured loan applications (e.g., student loans, vehicle loans, home equity loans, solar loans), as well as credit card applications. Discusses key aspects of financing (e.g., rates, terms, payment amounts).				
Provides financial counseling to members as necessary. Discusses adverse action reasons with members in case of loan or account denial and counsels them on opportunities to improve future eligibility. Explores other lending alternatives with members, as appropriate. Advises members of debt protection products, insurance programs, loan coverage options, and other ancillary products.				
Reviews and evaluates information disclosed on various member consumer loan applications (e.g., credit card, solar loans, home equity loans). Uses credit scoring and sound lending practices to make lending recommendations or decisions. Reviews and funds consumer loans in accordance with credit union guidelines. Sets up and disburses loans, ensuring that all required documentation is properly signed and received. Explains debt responsibilities (e.g., due date, late charges, payroll deduction obligations) to members.				
Manages pipeline of consumer loan applications and performs outbound follow up on leads and referrals. Collects and verifies appropriate documentation for various loan transactions (e.g., income verification, vehicle registration, credit reports, account statements). Prepares documents and loan records to fund approved loans. Assists members in completing documents required to perfect a lien on consumer loan collateral.				

Other Requirements

Essential:	Emergency Response/Recovery	Essential:	Mandated Reporter
	In the event of an emergency, the employee holding this position is required to "report to duty" in accordance with the university's Emergency Operations Plan and/or the employee's department's emergency response and/or recovery plans. Familiarity with those plans and regular training to implement those plans is required. During or immediately following an emergency, the employee will be notified to assist in the emergency response efforts, and mobilize other staff members if needed.		A mandated reporter who in his or her professional capacity has knowledge of, or reasonably suspects a person who is under the age of 18 years, elderly, or a dependent adult has been the victim of abuse or neglect must report the suspected incident. The reporter must contact a designated agency immediately or as soon as practically possible by telephone or in writing within 36 hours. By virtue of the associated job duties, this position qualifies as a mandated reporter as required by state law and USC's policy at: https://policy.usc.edu/mandated-reporters/

<i>Campus Security Authority (CSA)</i>	<i>Essential:</i>
By virtue of the associated job duties, this position qualifies as a Campus Security Authority as required by law and USC's policy at: https://dps.usc.edu/alerts/clery/	No

ACKNOWLEDGMENTS

The above statements reflect the essential and non-essential functions as necessary to describe the principle contents of the job. They are not intended to be a complete statement of all work requirements or duties that may be required of the position. I understand that I may be asked to perform other duties as assigned. USC reserves the right to add or change duties at any time.

The University of Southern California is an Equal Opportunity Employer. USC prohibits discrimination on any basis protected under federal, state, or local law, regulation, or ordinance or university policies. All employment decisions are based on individual qualifications and business need.

I acknowledge receipt of this job description and its associated physical requirements. I have read and understand the job description and job requirements and agree to abide by their contents. I realize that duties may be requested of me that are not specifically stated herein. I understand that I will be expected to adjust to potential fluctuations in work volume. I understand that, if I have any questions about the essential functions or expectations of my position, my supervisor and/or HR partner are available to discuss them with me.

Print Employee Name

Signature

Date

Print Manager Name

Signature

Date

This job description describes the general nature and level of work required by the position. It is not intended to be an all-inclusive list of qualifications, skills, duties, responsibilities or working conditions of the job. The job description is subject to change with or without notice, and Management reserves the right to add, modify or remove any qualification or duty. Nothing in this job description changes the existing at-will employment relationship between the university and the employee occupying the position.