



Credit Union Consumer Loan Underwriter Job Description

JOB INFORMATION

<i>Job Code:</i>	115101
<i>Job Title:</i>	Credit Union Consumer Loan Underwriter
<i>FLSA Status:</i>	Non-Exempt
<i>Supervisory:</i>	
<i>Job Family:</i>	Credit Union
<i>Job Family Group:</i>	Accounting, Finance and Banking
<i>Management Level:</i>	7 Individual Contributor

JOB SUMMARY

Underwrites consumer loans (e.g., personal, auto, home equity), rating the acceptability of risks solicited. Reviews and analyzes member applications, and renders credit decisions in accordance with credit union guidelines and all applicable state and federal guidelines and legislation. Examines and verifies supporting documentation (e.g., tax returns, automobile valuations), and collaborates with member services staff and fellow underwriters to ensure accurate, completed applications are processed in compliance. Builds member relationships, utilizing a consultative approach and providing financial education and counseling. Maintains portfolio lending quality standards and monitors productivity in collaboration with member services staff.

JOB QUALIFICATIONS:

Education

<i>Req</i>	<i>Pref</i>	<i>Degree</i>	<i>Field of Study</i>
X		High school or equivalent	
	X	Bachelor's degree	

Additional Education

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

Combined experience/education as substitute for minimum education

Work Experience

<i>Req</i>	<i>Pref</i>	<i>Work Experience</i>	<i>Experience Level</i>
X		5 years	of experience in financial services, consumer lending, and/or underwriting.
	X	7 years	of experience in financial services, consumer lending, and/or underwriting.

Additional Work Experience

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

Combined experience/education as substitute for minimum work experience

Knowledge, Skills and Abilities

<i>Req</i>	<i>Pref</i>	<i>Functional Skills</i>
X		Clear understanding of underwriting and fair lending practices, fair credit reporting, and lending regulations.
X		Demonstrated credit union experience, and knowledge of relevant policies and procedures.
X		Excellent interpersonal, analytical, and oral and written communication skills to produce concise and logical reports, proposals, and correspondence.
X		Demonstrated experience interacting with communities diverse with regard to cultures, backgrounds, and socioeconomic status, exercising diplomacy, tact, and discretion.
X		Ability to help foster environments of trust, collaboration, transparency, and accountability.
X		Proven ability to successfully multitask and shift priorities.
X		Experience resolving conflicts, problem solving, and encouraging partnerships.
	X	Proven experience with complex tax regulations and cash-flow analysis for self-employed, rental, and corporate income.
	X	Experience developing and transforming practices that align with organizational culture and goals.
	X	Ability to deftly manage time-sensitive, complex, and highly confidential matters, meeting strict deadlines and delivering quality services.
	X	Demonstrated ability to articulate visions and strategies that inspire and drive excellence aligned to business priorities.

Other Job Factors

JOB ACCOUNTABILITIES

	<i>% Time</i>	<i>Essential</i>	<i>Marginal</i>	<i>N/A</i>
Underwrites consumer loans (e.g., personal, auto, home equity), rating the acceptability of risks solicited. Reviews and analyzes member applications, and renders credit decisions in accordance with credit union guidelines and all applicable state and federal guidelines and legislation.				
Examines and verifies supporting documentation (e.g., tax returns, automobile valuations), and processes loan applications submitted via indirect lending channels. Independently approves and denies applications within authorized limits and/or automated scoring guidelines, and communicates decisions to member services staff. Manages communications with dealers regarding loans and decisions, and escalates dealer and member issues as needed.				
Collaborates with member services staff and fellow underwriters, ensuring accurate, completed applications are processed in compliance with credit union policies and procedures, and that loans close as scheduled. Communicates loan decisions to member services staff, and guides clear, concise, and courteous staff discussions with members regarding loan decisions, loan alternatives, and rate computation.				
Builds member relationships, utilizing a consultative approach and providing financial education and counseling. Cross-services members on various credit union lending products (e.g., ancillary products, consumer and real estate loans) and analyzes and evaluates applicants' financial status, circumstances, and credit to determine feasibility of granting loans. Discusses loan decisions and denials, and recommends alternative and/or appropriate options.				
Serves as a resource on consumer products and services, providing guidance on lending practices and loan policies and procedures. Responds to internal/external loan inquiries with pertinent information concerning credit union policies, procedures, rates, and payment schedules, and researches issues as necessary to assist members and applicants with any other loan-related details.				
Maintains portfolio lending quality standards and monitors productivity in collaboration with member services staff. Coordinates with all credit union departments (e.g., retail and digital staff, collections) to ensure organizational efficiency and effectiveness. Participates in strategic projects as directed, developing and pitching promotional and seasonal products, and recommending operational and procedural improvements.				

Other Requirements

<i>Essential:</i>	<i>Emergency Response/Recovery</i>	<i>Essential:</i>	<i>Mandated Reporter</i>
	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.