



Job Description: 2010  
Loan Officer

Date: April 1995

**Reports to:** Loan Supervisor

**Objective:** To provide and support members with the full range of credit union loan products and services, and coordinate the handling of these services with credit union staff. To research, evaluate and determine the credit-worthiness of members.

**Essential Responsibilities:**

1. Provides and supports members with the full range of credit union loan products and services, and coordinate the handling of these services with credit union staff. Researches, evaluates and determines the credit-worthiness of members. Discusses with members, as necessary: loan alternatives, credit criteria, interest rates, and loan documentation.
2. Communicates to members: credit union loan policy; interest rates and how they are computed; documentation required for each type of loan; and performs cross-selling.
3. Ensures that each loan is properly approved and promptly disbursed. Ensures that documents are properly and promptly filed.
4. Processes all loan documentation and assures for accuracy and completeness before submitting for loan closure.
5. Disburses funds for approved loans.
6. Processes and submits title papers to the Motor Vehicle Division and files other legal documents with the Clerk and Recorder.
7. Processes the United Guaranty new loan summary report on a monthly basis.
8. Operates in-house computer terminal and provides, as authorized, members with information concerning the status of their accounts.

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9. Assists members in setting-up new accounts and in making changes to existing accounts, i.e., changes of name, address and other account information as needed.
10. Receives and processes payroll deduction starts, stops and increases.
11. Trains, cross-trains and provides technical direction and guidance to Loan Service Representatives, Member Service Representatives and other staff members as required or requested.
12. Performs other related duties, including special projects, as required or requested.

**Qualifications:**

**Education/Experience:** Education equivalent to graduation from High School. Two (2) or more years of recent and related work experience with a demonstrated knowledge of loan policies and procedures. Demonstrated experience conducting credit research and related interviews. Must be able to work flexible hours. Must be bondable.

**Performance:** Demonstrated experience performing in compliance with established human resource and departmental policies regarding: attendance (absences, tardiness, sick leave and vacation use, and other scheduled or unscheduled absences); dress code; customer/member services; safety; security, disaster and other policies procedures and practices. Demonstrated effective and diplomatic oral and written communication skills. Performance is limited to the scope of essential duties and responsibilities.

**Physical/Environmental Characteristics:** Essential duties are performed in a general office work environment and regularly require sitting at a work station/desk while completing paperwork or using computers, calculators, copiers, fax machines and other business office machines and equipment. Essential duties may also involve: occasional kneeling, squatting, bending, walking, crouching, stooping and lifting up to 30 pounds to stack, store supplies or various office equipment, as directed. **Compliance to security and safety procedures, including use of Personal Protective Equipment (PPE), is required.**