



Consumer Lending Representative

Position Summary:

The primary function of the Consumer Lending Representative is to maximize cross-selling opportunities from loan applications by providing superior service when identifying an individual's needs.

Key Duties & Responsibilities:

- Makes contact with all internet loan applicants to conduct loan interviews and assess borrowing/banking needs;
- Cross-sells all Credit Union deposit and loan products based on loan application interviews;
- Seeks to identify ways to save Members money;
- Guides and mentors Members through financial issues and hardships;
- Assists in the maintenance of auto dealer relationships, specifically as they relate to sales;
- Assists in achieving goals set by pre-approved loan programs, cross-selling, and outbound marketing programs;
- Represents the Credit Union at various internal and external community and/or Credit Union related functions.
- Approves and/or denies both direct and indirect loan requests including second mortgages within approved guidelines and in a timely manner;
- Reviews all turned-down applications;
- Reviews and analyzes all documents associated with loan stipulations including personal and business tax returns;
- Identifies opportunities for marketing promotions;
- Assists in developing and maintaining an effective Member onboarding process;
- Assures loan decisions are properly documented and recorded;
- Creates and updates procedures;
- Performs other duties as assigned.

Essential Knowledge, Skills & Abilities:

- Thorough knowledge of lending policies and procedure types;
- Thorough knowledge of loan interviewing skills and techniques;
- Thorough knowledge of interest rate types and how they are computed;
- Knowledge of underwriting requirements or criteria for all consumer loan types;
- Ability to work independently and be detail oriented;
- Ability to communicate effectively both verbally and in writing;
- Ability to establish and maintain effective working relationships with other employees and members;
- Ability to maintain work flow without direct supervision.

Required Education & Experience:

A combination of education and experience equivalent to a Bachelor's Degree in finance or business, or five years progressively responsible lending experience in a financial institution.