

Cencap Federal Credit Union

Position Description

Loan Officer

Classification

Exempt

Reports to

Loan Manager

Supervises

None

JOB DESCRIPTION

Summary/Objective

Maximize bank profitability through appropriate pricing of new loan originations, fee income and selling of all bank products and services. Conduct a daily review, approval and disposition of commercial overdrafts. Support the credit union's strong relationship banking culture through on-going customer contact, quality customer service and superior product knowledge.

1. Develop loan applications by evaluating applicant information and documentation.
2. Process loan and visa transfers.
3. Review and approve application disbursements.
4. Coordinate approval and closures to ensure quality control.
5. Provide member assistance for general loan inquiries, loan status and payments.
6. Manage and distribute online and hard copy applications.
7. Process GAAP, Disability and force placed insurance by sending correspondence to members, creating file and updating account.
8. Generate reports and conduct monthly audits for account maintenance.
9. Execute end of month activities by coordinating with other departments, processing loan transfers and skip payments.
10. Coordinate beginning of month activities by conducting IRA check and processing CUNA report for loans.
11. Create pay ahead and pay down loans reports monthly.
12. Other duties as assigned.

Competencies

1. Financial Management
2. Communications Proficiency
3. Customer/ Client Focus
4. Performance Management.

Work Environment

This job operates in a clerical office setting. This role routinely uses standard office equipment such as computers, phones, photocopiers, filing cabinets and fax machines. This is a full-time 40-hour position. Typical days and hours of work are Monday through Friday with some Saturdays.

Physical Demands

This position requires manual dexterity, the ability to lift files and open filing cabinets. This position requires bending, stooping or standing, squatting as necessary. Ability to lift 35 pounds.

Required Education and Experience

1. Must have college degree or equivalent, with a minimum of two years responsible accounting or bookkeeping experience including accounts payable, accounts receivable, payroll, general ledger and financial reports.
2. Ability to operate calculator, computer, and other general office equipment; including knowledge of computerized accounting but must be able to do a manual set of books.
3. Ability to communicate clearly and concisely, verbally and in writing, in English.
4. Must have excellent interpersonal skills and member service skills.

Preferred Education and Experience

1. Prior experience in Business Management preferred.
2. Notary Public a plus.

Travel

Minimal travel required.

Other Duties

Please note this job description is not designed to cover or contain a comprehensive listing of activities, duties or responsibilities that are required of the employee for this job. Duties, responsibilities and activities may change at any time with or without notice.