

SCENIC COMMUNITY CREIT UNION
JOB DESCRIPTION
CONSUMER LOAN PROCESSOR – INDIRECT LENDING

Job Details:

Full-time

Salary – non-exempt (Hourly Pay Rate)

Reports To:

Indirect Lending Manager

Purpose:

This position exists to serve the members of Scenic Community Credit Union and work to achieve the established goals of this Credit Union. The position exists within the Lending Department and is an integral part of the daily operations and success of the Department.

Job Tasks Include:

1. Review consumer loan and new account documents for completeness, accuracy, signatures, and compliance with required standards.
2. Contact dealerships and members to obtain missing information and documents.
3. Verify and input member/borrower information into applicable software system(s) to establish a deposit and loan account.
4. Scan all loan documents into the Credit Union's core system and ensure the clarity/readability of the scanned document
5. Assist with ensuring that all motor vehicle titles securing vehicle loans are received and the Credit Union's lien is properly recorded.
6. Control paid-out loan files, assist with the release of vehicle titles, and scan loan documents as needed for each loan file.
7. Generate and send adverse action notices.
8. Generate and send welcome letters and marketing materials to new members.
9. Perform general clerical duties including answering telephone calls, filing, copying, and sending, and responding to correspondence including emails.
10. Complete training courses assigned to the position.

11. Be knowledgeable of and adhere to the Equal Credit Opportunity Act, the Federal Truth in Lending Act, and other federal and state lending laws applicable to state chartered credit unions.
12. Be knowledgeable of and adhere to the policy and procedures of the Credit Union and specifically of the Lending Department.
13. Participate in Community events and promote SCCU to community

All other duties and responsibilities assigned by management that are considered necessary or needed in the promotion and continuance of the Credit Union and are job related.

Qualifications:

Skills and Other Requirements

Education/Certification

- High School Diploma or equivalency required. An Associate Degree or higher in a Business-related field is preferred. Relevant work experience may be considered in lieu of education.
- Working knowledge of SCCU's core system is desirable.
- Proficient in Microsoft Office Products including Excel and Word software with the ability to quickly learn various Credit Union specific software applications.

Experience Preferred

- A minimum of three years of banking experience with relevant work experience in consumer lending or other related industry preferred.

Skills/Abilities

- Excellent member service skills, with a high degree of professionalism and a positive demeanor.
- Working knowledge of Credit Union laws and regulations, specifically related to the documentation and servicing of new accounts and consumer loans is desirable.
- Strong organizational skills with the ability to prioritize a multitude of assignments.
- Excellent verbal and written communication skills.
- Ability to work in a fast-paced environment, while maintaining quality in the work.
- Ability to maintain positive interactions and confidentiality with members, coworkers, and department team members.

Physical Activities and Requirements of this Position

- Talking: One must frequently convey detailed or important instructions or ideas accurately and quickly. One must be able to conduct training in a one-on-one situation and in group settings.
- Repetitive Motions: Movements frequently and regularly require using the wrists, hands, and/or fingers.
- Finger Dexterity: Primarily using just the fingers to make small movements such as typing, picking up small objects, or pinching fingers together.
- Physical Strength: Lifts or exerts up to 20 lbs. occasionally and/or up to 10 lbs. frequently.

Working Conditions

- No hazardous or significantly unpleasant conditions (such as in a typical office).

Mental Activities and Requirements of this Position

- Reasoning Ability: Ability to deal with a variety of variables under only limited standardization. Able to interpret various instructions.
- Mathematics Ability: Ability to perform basic math skills, use decimals to compute ratios and percentages, and to draw and interpret graphs.

Intent and Function of Job Descriptions

This job description is intended as a summary of the major duties and responsibilities as well as qualifications for this position. The job description is not intended as inclusive of all duties an individual in this position might be asked to perform or of all qualifications that may be required either now or in the future.

In accordance with the Americans with Disabilities Act, it is possible that requirements may be modified to reasonably accommodate disabled individuals. However, no accommodations will be made which may pose serious health or safety risks to the employee or others or which impose undue hardships on the Credit Union.

Job descriptions are not intended as and do not create employment contracts. The Credit Union maintains its status as an at-will employer. Employees can be terminated for any reason not prohibited by law.

Opportunities within SCCU have the potential to develop into satisfying career choices that enable you to learn and grow. If you are considered for an offer of employment at SCCU, you must successfully complete a pre-employment screen that may include:

- Verification of education, employment and other pertinent data included on your employment application, and eligibility to work in United States.
- Criminal background check and drug screening.
- Pre-employment credit check required.

Pre-employment screening helps SCCU provide a safe environment for our members and employees, minimize risk, and ensure federal compliance.