



Wauna Federal Credit Union

Own the Difference

LOAN OFFICER

SUMMARY: This position will assist members with regard to credit union loan products and services. Tasks include, but are not limited to: greeting the members; reviewing and understanding credit reports; processing loan applications, approving and disbursing loans; cross selling by identifying, describing and recommending loan products and services that are best suited for the member; perform collection efforts on loans granted; counseling members with regard to their credit and accounts.

ESSENTIAL DUTIES AND RESPONSIBILITIES: Duties include, but are not limited to:

- Approve loans and VISAs within the limits set by management and credit union policy
- Conduct loan interviews, complete loan documents and disburse funds on approved loans
- Maintain loan files and all supporting documents
- Obtain and analyze credit reports and counsel members on their credit score
- Be prepared to provide Kelley Blue Book quotes on the value of collateral
- Perform collection efforts on loans approved by the individual Loan Officer
- Provide financial counseling to members, with ability to evaluate the member's financial condition and suggest alternative plans to create a better financial standing for the member
- Promote and cross sell products and services
- Understands compliance issues and attends training as they relate to their position, including, but not limited, to the Bank Secrecy Act, USA Patriot Act, etc.

QUALIFICATIONS AND REQUIREMENTS:

- Ability to work in a fast paced environment and work on several tasks simultaneously
- Ability to use sound and mature judgment
- Ability to be organized, efficient and accurate in work
- Ability to understand basic math skills
- Ability to meet sales and referral goals set by the credit union
- Ability to read, write and comprehend simple instructions, short correspondence and memos
- Treat members and employees with utmost courtesy, efficiency, integrity and professionalism
- Ability to operate basic office machines, including PC, 10-key adding machines (by touch), typewriter, fax and copier and learn to use various software

EDUCATION REQUIREMENTS:

- High School diploma or GED equivalent
- Two years consumer loan application processing experience preferred
- Real estate and business loan application processing experience helpful

These conditions are representative of those an employee encounters while performing the essential functions of the job but is not intended to be an exhaustive list of duties. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

The employment relationship may be terminated by the Credit Union or the employee at any time, without notice or cause. This agreement is called Employment at Will.

This job description may be revoked or revised at any time, at the employer's sole discretion. A more comprehensive job description is available upon application for employment.