



Commercial/Corporate Loan Processor

Department:	Corporate Services
Reports To:	VP/Corporate Lending
Classification:	Exempt, G10
Pay:	\$30.06 (mid) - \$37.57 (max) - \$45.09 (max)
Type:	Full Time
Location:	Glendora, CA

Purpose:

To assist the Corporate Services Department in providing corporate lending services to appropriate organizations in a fiscally responsible manner and according to ACCU policies and procedures.

Major Duties and Responsibilities:

- Review credit approvals requests for conformance to established loan policies and loan guidelines and the Loan Committee's loan approval terms and conditions.
- Loan originations and renewals: Assure complete loan file using signed loan Credit Memo and supporting documentation from underwriter
- Prepare Loan Approval Letters
- Ordered and evaluated title insurance reports, determining the status of liens and judgments as they related to collateral security.
- Ordered and evaluated Flood Certification reports following ACCU procedures.
- Assure that all closing conditions as outlined in the Credit memo for the loan have been met by the borrower.
- Evaluate Evidence of Insurance provided by the borrower to assure compliance with ACCU policy.
- Prepare loan documents for new loans and matured loan renewals.
- Researched, evaluated, and responded to corporate officers' questions.
- Coordinate with title companies and closing agents for the execution and recording of loan documents and the funding of new loans.
- Board loans into core system and set up post-closing ticklers
- Complete HMDA required filings for loan collateral when required
- Processed renovation funds disbursements according to ACCU procedure
- Process construction loan draw requests for approval by VP of Corporate Services and disburse construction loan funds according to ACCU procedure
- Assist other departments with information and troubleshooting regarding corporate loans
- Develop a comprehensive understanding of credit granting laws, rules, and regulations.

Expectations:

- Adhere to the principles and requirements of all applicable laws and regulations relating to your position and your ACCU employment, including but not limited to the Bank Secrecy Act (BSA),

the anti-terrorism procedures of the Office of Foreign Asset Control (OFAC), and the Anti-Money Laundering (AML) provisions of the USA Patriot Act.

Essential Functions:

- Ability to perform duties as outlined under "Major Duties and Responsibilities."
- Ability to communicate clearly and to be understood.
- Ability to deal with sensitive and confidential information.

Qualifications and Educational Requirements:

- High school diploma
- College Degree is preferred; however, relevant work experience may be sufficient.
- 3 to 5 years of commercial/corporate lending experience preferred.
- Title and escrow experience is a must.

Our Culture:

For over 66 years, America's Christian Credit Union has served the banking and financial needs of churches, schools, ministries, businesses, and families across the country. At ACCU, our mission is to "Reach, Serve, and Teach" as we pursue our passion for developing our staff members so they can provide financial management resources that help our membership stay focused on Kingdom causes. As a valued member of our ACCU team, you'll enjoy working with people who share your Christian faith and truly want you to succeed. We consider our coworkers as family as we seek to create and sustain a culture of support and encouragement. ACCU's brand of mission banking enhances not only the member experience but our employees' work environment. Our "Live The Mission" program invites, celebrates, and rewards volunteerism on behalf of various ministries and charitable partners.

Disclaimer:

The above statements are intended to describe the general nature and level of work being performed by people assigned to this classification. They are not to be construed as an exhaustive list of responsibilities, duties, and skills required of personnel classification. All personnel may be required to perform duties outside of their normal responsibilities from time to time, as needed.

Pay Scale:

Our pay ranges are built to allow for candidates with various levels of skills and experience to be considered, as well as to allow room for growth and tenure achieved in this role over time. Typically, new-hire salary offers fall within the minimum to midpoint of a pay range for many candidates. Any offer extended to a candidate will be based upon their unique set of knowledge, skills, education, and experience, as well as internal equity.

ADA Compliance Statement:

In compliance with the Americans with Disabilities Act (ADA), ACCU stands ready to accommodate any qualified employee with a disability who can perform the essential duties of their position, as long as necessary accommodations for that employee's disability don't cause an undue burden to the credit union.

To apply, please visit: AmericasChristianCU.com/Apply