



Consumer Loan Officer (Underwriter)

Department:	Consumer Lending
Reports To:	AVP Consumer Lending
Classification:	Non-Exempt, G9
Pay:	\$26.86 (min.) - \$33.57 (mid.) - \$40.29 (max)
Type:	Full Time
Location:	Glendora, CA

Purpose:

To counsel and assist members in the loan application process. To process and underwrite consumer loans in accordance with established ACCU approval guidelines. To cross-sell ACCU products and services and ensure that documentation of member loans and loan applications is complete and accurate.

Major Duties and Responsibilities:

- With limited supervision, evaluate credit and equity, approve or decline consumer loan applications, or offer alternatives as appropriate.
- Conducts loan interviews and provides financial counseling to members.
- Processes loan applications and documents, including, but not limited to, verifying credit information, ordering and reviewing credit reports, evaluating requests for approval, denial or alternatives, preparing loan documentation, acquiring loan signatures, and funding loans.
- Enter loan transactions and perform file maintenance as required.
- Review loan requests for conformance to established loan policies and guidelines, completeness of documentation, and accuracy.
- Assist members in the completion of documents, explaining the purpose and method for completion, as allowed by ACCU policies and procedures.
- Research, evaluate, and respond to member's questions, concerns, or complaints.
- Maintain loan files and supporting documents.
- Offer alternative and/or additional products and services in accordance with ACCU policies and procedures, and the borrower's fiscal responsibilities, as appropriate.
- Develop a comprehensive understanding of credit granting laws, rules, and regulations.
- Other duties may be assigned.

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.
- To produce assigned loan volume while making prudent loan decisions.

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 education or equivalent.
- Two to five years of similar or related experience.
- Good written and verbal communication skills

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.

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.

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