



## Consumer Loan Processor

<b>Department:</b>	Consumer Lending
<b>Reports To:</b>	AVP Consumer Lending
<b>Classification:</b>	Non-Exempt, G8
<b>Pay:</b>	\$24.20 (min.) - \$30.02 (mid.) \$36.03 (max)
<b>Type:</b>	Full Time
<b>Location:</b>	Glendora, CA

### Purpose:

The primary purpose of this job is to act as the primary liaison between members, internal stakeholders, and 3rd party vendors as it pertains to the consumer loan origination. The Consumer Loan Processor communicates with members and 3rd parties, solicits and reviews documentation, processes requests for modifications & adjustments to loan applications and loan funding, all while ensuring quality decision making and adhering to departmental standards for accuracy, turnaround time, and communication.

### Major Duties and Responsibilities:

- Responsible for communication via e-mail, phone, fax, HubSpot, and postal mail between members, consumer underwriters, management, 3rd party partners, and internal stakeholders throughout the consumer loan origination process. Maintain a working knowledge of product-level requirements, loan limits, and other details for Auto Loans (direct and indirect), Credit Cards, Personal Loans, and Lines of Credit.
- Monitor various loan queues to ensure applications are expedited through the consumer loan origination process.
- Upload documents related to consumer loan applications with an emphasis on accuracy, legitimacy, and completeness of required documentation.
- Responsible for the consumer loan funding function, including preparation and review of loan packets for accuracy and completeness, and disbursement of loan proceeds.
- Maintain a working knowledge of current loan fraud trends, leveraging internal tools and resources to review applications for potential fraud.
- Maintain a thorough understanding of state and federal laws and regulations related to credit union compliance, including bank secrecy and anti-money laundering laws appropriate to the position.
- Utilize in-depth knowledge of consumer loan origination systems and departmental procedures to promote and recommend opportunities for improvements to increase efficiency, streamline processes, or contain costs/losses.
- Review policies, procedures, and guidelines and make recommendations for improvement.
- Conduct monthly audits of loan files for quality assurance and correct/resolve any findings so all loan files pass NCUA/DFPI Examinations

### 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 be understood.
- Ability to deal with sensitive and confidential information.

**Qualifications and Educational Requirements:**

- An associate's degree in a related field is preferred.
- A minimum of one (3) year of experience in financial services, preferably in a processing or customer service position, is preferred.
- Strong analytical and problem-solving skills preferred
- Working knowledge of consumer loan origination practices is highly preferred

**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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