



Corporate Loan Underwriter

Department:	Corporate Services
Reports To:	VP/Corporate Lending
Classification:	Exempt, G11
Pay:	\$68,640.00 (Min), \$85,022.10 (Mid), \$102,026.51 (Max)
Type:	Full-Time - Onsite
Location:	Glendora, CA

Purpose:

The Corporate Loan Underwriter (CLU) will analyze credit applications for Non-Consumer loans in the For-Profit and Not-for-Profit verticals, specifically, Ministry lending. The CLU will also ensure compliance with Credit Union's credit risk management strategy and credit policy.

Major Duties and Responsibilities:

- 30% Analyze trends, financial ratios, and credit risk on non-consumer loan applications.
- Review and evaluate information on loan documents to determine if buyer, property, and loan conditions meet Credit Union and regulatory standards and policies.
- 30% Prepare comprehensive formal credit approval memorandums for recommendation and presentation to the Loan Review Committee and/or AVP Ministry Lending.
- 20% Perform underwriting analysis and formal credit approval memorandum on loan renewals for loans in the relationship portfolio.
- 5% Collect information and perform annual reviews and risk analyses on loans in the relationship portfolio.
- 10% Interview appropriate parties as necessary to complete the credit memorandum.
- 5% Other duties as assigned.

Expectations:

- To ensure Credit Union and government policies and guidelines are always met, ensuring accuracy on all documents with zero error; maintain a good working knowledge of Credit Union and government standards through continued research.
- To provide and inform a professional, courteous atmosphere and ensure an efficient, accurate service with support offered to all members and associates.

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:

- Three to five years of similar or related experience.
- College Degree
- Courtesy, tact, and diplomacy are essential elements of the job. Work involves much personal contact with others inside and/or outside the organization for purposes of giving or obtaining

information, building relationships, or soliciting cooperation.

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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