



JOB DESCRIPTION

Non-Exempt
Grade: 10

TITLE: **Consumer Loan Services Specialist**

REPORTS TO: Manager, Member Services, Consumer Loan Services Supervisor or AVP, Consumer Loan Services depending on location. May also receive direction from the VP of Member Loan Services/CCO.

SUPERVISES: No one

SUMMARY: Under general supervision, performs a variety of administrative and clerical duties relating to the processing and servicing of consumer loans including processing applications, preparing documents, and establishing and maintaining files.

ESSENTIAL FUNCTIONS:

- Actively practices the behaviors required by the credit union's guidelines for Member Service in all interactions with members and staff.
- Maintains excellent member relations, provides services, and cross sells credit union products.
- Preserves member confidentiality.
- Directs and assists members, answers inquiries, and provides information; receives incoming calls.
- Establishes and/or retrieves loan files, obtains credit reports, and verifies employment.
- Types loan documents, prepares notices, produces and processes reports
- Calculates loan payments and prepares loan documents in accordance with instructions and policy.
- Enters loan information into the computer system and orders payment coupons.
- Assembles loan files and monitors the receipt of all documents.



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- Files documents, correspondence, and member records when completed.
- Orders and replenishes supplies, brochures, and forms as needed.
- Disburses loans for Consumer Loan Services staff.
- Verifies accuracy of documents and completeness of files.
- Must work harmoniously with other employees.
- May serve as a backup for other employees within the department
- Performs other duties as assigned.

PRINCIPAL RESPONSIBILITIES:

- Understand and respond to complex verbal and written communications.
- Accurately enter data using the keyboard and computer terminal.
- Ability to read and comprehend loan applications, insurance policies, credit reports, manuals, etc.
- Ability to use fine motor skills and manual dexterity to operate a variety of business machines on a daily basis (ex: 10 key adding machine, copy machines, fax machines etc).
- Ability to perform complex mathematical calculations.
- Ability to lift and carry up to 20 pounds.
- Ability to stand and/or sit for extended periods of time.
- Ability to effectively communicate with members and/or staff in person, over the phone and/or in writing.

REQUIRED KNOWLEDGE:

Basic reading, writing, arithmetic and communications skills. Requires a working knowledge of office practices and procedures, including data processing, the ability to make mathematical computations, to operate calculators and adding machines, to type with reasonable speed and



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accuracy, to write legibly, and to deal with members tactfully and courteously. Incumbent must be bondable.

EXPERIENCE:

One year clerical or administrative experience required. Familiarity with computers and public contact background preferred. Member services, loan processing, or financial services experience preferred.

EDUCATION:

High school graduate or equivalent.