



<b>Job Title</b>	<b>CONSUMER LOAN OFFICER - INDIRECT</b>
<b>Reports To</b>	<b>Consumer Lending Manager</b>

### **PURPOSE**

To provide thorough and accurate loan services and other related functions that meet the needs of both the member and the Credit Union. These responsibilities shall be performed through courteous and accurate transactions and in accordance with established policies, procedures, and core values and with a minimum of supervision.

### **FUNCTIONS**

- Responsible for member marketing of the Credit Union and knowledge of all services offered to a degree that will enable answering questions, or referring members for a specific service.
- Responsible for contributing to and supporting the attainment of total Credit Union indirect loan volume and membership growth objectives through the delivery of competitive, member-friendly loan products with a positive, upbeat demeanor.
- Handle questions from dealers and maintain a positive relationship with them.
- Coordinate information flow between Credit Union staff and dealers.
- Perform indirect lending functions in conformance with Credit Union policies and procedures.
- Responsible for counseling loan applicants, with goal of loan approval, on collateral, procedure, policies and alternatives. Responsible for work up of loan applications.
- Responsible for loan application assessment and approval. Approves loans within prescribed lending limit. Makes recommendations for actions on loans above limit and/or for denial.
- Responsible for scheduling and coordinating loan closings.
- Responsible for the promotion of loans through cross selling, initiating follow-up calls, and correspondence.
- Provide back-up to the Consumer Lending Clerk-Indirect.
- Provide support to MVFCU's direct lending program.
- Maintain familiarity with Credit Union policies and procedures contained in all manuals pertinent to job duties to ensure compliance with state and federal laws and regulations relating to indirect lending, licensing and other job duties. Participate in ongoing job related training offered by the Credit Union and other sources.
- Other duties as assigned.

### **CONTACTS**

Establishes and maintains relationships necessary to carry out the activities of this position. Plays and active role in helping the Credit Union function smoothly and effectively.

**AUTHORITY**

The incumbent is authorized to take any action to carry out the responsibilities assigned by the Consumer Lending Manager so long as such action does not deviate from established policies and represents sound business judgment except for specific limitations placed on the incumbent's authority by specific assignments to other personnel.

**PREREQUISITES FOR THIS POSITION**

- **Minimum Education:** High school graduate or equivalent.
- **Minimum Experience:** Two years in a progressively responsible position in consumer lending and demonstrated competence in all aspects of the position. Two years' experience as a loan officer is required. Experience in dealer relationships highly desirable.
- **Personal Characteristics and Skills:** Must be of the highest integrity, in good health and with personal habits above reproach. Must be a mature person with sound judgment, and work effectively with people of varying levels of education and experience, and be able to communicate both written and orally, with same. Must have a high degree of self-motivation, accuracy and organizational skills. Must be able to take direction and seek counsel of a supervisor as necessary. Occasional lifting of up to 20 pounds. Occasional bending, squatting or kneeling to reach supplies on different levels. Continuous use of hands in repetitive tasks such as simple grasping twisting, turning of wrist, finger dexterity to perform various tasks such as typing, entering documents into scanner, and data into computer system. Must have the ability to practice confidentiality and work well interacting with the Credit Union's internal members. Technical skills must included prior training or performance of operating a computer terminal and various general office equipment.

\_\_\_\_\_  
Employee Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Supervisor Signature

\_\_\_\_\_  
Date