

Loan Officer

Credit Union: USF Federal Credit Union

Region: Tampa, FL

Type: Staff

Contact: Ashley De Jong

Job Description:

Position Summary:

Responsible for assisting members with their consumer lending needs; analyzes loan requests and makes credit decisions within granted lending authority and based on established credit union underwriting standards, procedures, and regulations. Underwrites consumer loans by interviewing applicants, reviewing credit reports, application data and collateral, if applicable, to approve, counter offer or deny loan requests.

Regularly communicates by telephone, email or in-person with members, automobile dealers and others to expedite the loan application process. Responsible for meeting production and performance standards as well as delivering the highest level of member service. Cross-sells additional credit union and ancillary products to meet member needs.

Maintains a positive attitude and conducts business in a professional manner. Assures that all members, employees and visitors are treated with consideration and respect.

Essential Functions & Additional Responsibilities

30% Analyzes current financial position of applicants to determine the degree of risk involved in extending credit or lending money. Makes decision to approve, counter offer, decline or forward the loan request to higher levels for decision. Establishes the terms and conditions of an approved loan and reviews them with the member.

30% Accurately prepares and reviews all required loan and supporting documentation for completeness and accuracy. Remits to member via in-person or electronic signature. Processes completed applications and funds loan accordingly.

15% Interviews loan applicants to identify information concerning their loan needs, earnings, and financial condition. Assists applicants with application process when necessary.

10% Identifies referral and cross sell opportunities for additional credit union products/services as well as ancillary products.

5% Keeps informed of current trends in consumer credit and regulations as well as updates to credit union lending guidelines, processes and procedures.

5% Participates in department meetings, job-specific training as well as sales development activities.

5% Performs other job related duties as assigned.

Experience:

Minimum of one year of call center or customer service experience.

1-3 years lending experience in a financial institution required. Underwriting experience preferred.

Able to prioritize tasks, deal effectively with competing and changing priorities, and meet deadlines. Accurate, detail-oriented, and organized.

General knowledge and understanding of Credit Union products, services, policies, and procedures. Must demonstrate a functional knowledge and understanding of regulatory compliance necessary to successfully perform job responsibilities.

Good verbal and written communication skills and interpersonal skills, including phone skills, in order to interact professionally and effectively with members and employees.

Must be able to work under moderate supervision.

Must be able to maintain a high level of confidentiality.

Other Skills:

Experience with Microsoft Word, Power Point, Excel, Outlook, Symitar, Opening Act and Docusign.

Strong verbal and written communication skills.

Bilingual preferred.

For more information, or to apply now, you must go to the website below. Please DO NOT email your resume to us as we only accept applications through our website.

Education/Experience Required:

- A high school diploma or GED

Additional Comments:

Please apply [online](#).