



Centralized Lending Underwriter

Division: Branch Services Classification: Non-Exempt
Reports to: Centralized Lending Supervisor
Revision Date: 2/09 Pay Grade 9N
Annual Review Completed on: 9/13

Purpose:

Analyzes and makes decisions on consumer loan requests. Communicates loan decision. Demonstrates expertise in the areas of credit union eligibility, loan and share products and related services and policies.

Essential Functions:

1. Analyzes consumer loan requests.
2. Consults with members to identify needs and provide solutions that are in the best financial interest of the member.
3. May serve as back up for Dealer Referral Program Loan Underwriter.
4. Fields hotline calls from frontline staff in order to make decisions on loans for members in a branch.
5. Initiates improvements to current policies and procedures; takes the lead in developing departmental efficiencies.
6. Maintains confidentiality at all times

Expectations:

Models the credit union culture through the following service standards:

- I will immediately acknowledge and extend a friendly greeting
- I will take ownership for service provided and effectively follow through
- I will use appropriate opportunities to educate
- I will actively listen and arrive at a mutual understanding and time frame
- I will pro-actively pursue and find resolution
- I will exercise unconditional positive regard and empathy
- I will always express appreciation

Supervisory/Managerial Responsibility

Coaches and motivates other staff members regarding underwriting principles and practices.

Supervision Received

Work is performed under limited supervision.

Job Scope:

The Centralized Lending Underwriter performs duties within the established parameters of the policies and procedures of the department. These primarily include providing detailed explanations of loan products, ancillary services, loan approvals and loan denials and providing education on use of credit and credit scores. May also include

new membership information, share account needs, fraud support and other various account set up and maintenance.

Interpersonal Contacts:

Interacts with members and non-members as well as dealerships to effectively communicate the necessary requirements of loans in order to facilitate approval or denial of loans. Situations typically encountered involve advanced financial needs and may involve sensitive matters.

Required Job Skills and Abilities:

1. Must have excellent written and oral communication skills. Must have exceptional phone skills.
2. Ability to accurately process non-cash transactions, balance cash drawer, and reconcile transactions.
3. Must have strong time management skills.
4. Ability to make sound, logical decisions based on knowledge of policies, procedures, regulations, and guidelines.
5. Ability to independently resolve challenges, utilizing all resources available.
6. Strong customer service skills.
7. Strong conflict resolution and negotiation skills.

Education and/or Experience:

1. High school diploma or GED equivalent.
2. Three to five years relevant experience in the financial industry.
3. In depth knowledge of consumer loan underwriting and software preferred.
4. Computer experience to include, but not be limited to, Microsoft Word and Excel.

Working Conditions:

1. Sitting or standing for extended periods.
2. Occasional lifting, carrying, pushing, and pulling of items weighing up to 25 lbs.
3. Occasional reaching up to 24 inches.
4. Frequent keystroke activity.
5. Occasional business travel.
6. Potential exposure to the threat of violence at any time.

Disclaimer:

This position description is designed to outline primary duties, qualifications, and job scope, but is not designed to contain or be interpreted as a comprehensive inventory of all duties, responsibilities, and qualifications required of employees assigned to this job. Our expectation is that each employee will make a willing and enthusiastic contribution whenever necessary to ensure the success of the credit union.