



POSITION DESCRIPTION

JOB TITLE: **LOAN SERVICES REPRESENTATIVE**
DEPARTMENT: Loan
REPORTS TO: Loan Services Manager
LEVEL/STATUS: 4 / Non-Exempt
SUPERVISES: None

PRIMARY PURPOSE

To perform the clerical duties of the Records Department in a timely and effective manner. Provides assistance to the Loan Services Manager as needed. Also performs duties of other positions in the Loan Department and branches as needed.

ESSENTIAL DUTIES AND FUNCTIONS

1. Maintains member loan files.
2. Delivers faxes to proper department/individual.
3. Provides information/research on credit union programs, policies, and member accounts in person, by phone, email and/or via the mail.
4. Processes all "paid-in-full" loans. Mails paid-off loan documents along with titles to property formerly used as collateral to the members.
5. Provides credit verification and loan payoff information to other lending institutions and members.
6. Maintains file records and insurance policies for property (i.e. auto and real estate) used as collateral on a loan. Forwards appropriate copies to the vendor contracted to provide CPI coverage for the credit union.
7. Audits personal, share secured, money market secured, vehicle, visa and mortgage secured loans on a daily basis to ensure proper documentation and that loans made were done within the credit union's policies and procedures, and federal regulations. Issues correction notices to loan officers for inaccurate information and enforces correction and response.

8. Requisitions checks from the Accounting Department to pay mortgage processing fees and various billing items.
9. Processes all US, interoffice, fax and internet mail for the Loan Department.
10. Scans loan documents for archiving purposes and verify accuracy of scans.
11. Completes destruction log list and proofs documents to be destroyed.
12. Provides training for new employees in the Records section.
13. Provides assistance to the Loan Services Manager as needed.
14. Regularly monitors the departmental supply levels and places orders as needed keeping the department operating efficiently while minimizing overuse.
15. Works with the Accounting Department to maintain acceptable balancing of loan related general ledgers.
16. Creates and Audits new Visa accounts approved by Loan Officer.
17. Checks in all loans (new & modified) and verifies any effective dated loans to prevent fraudulent activity.
18. Processes and maintains various reports for management.
19. Records and tracks incoming internet application requests.

OTHER DUTIES AND FUNCTIONS

1. Conducts every aspect of this position, involving interpersonal relations, in line with the concept that all personnel, staff, shareholders and visitors are afforded full and equal treatment in all matters without regard to race, creed, color, sex, sexual orientation, age, national origin, lawful political affiliation, physical handicap or marital status.
2. Periodically serves on various credit union committees (i.e. Safety, Social Events, etc.)
3. Performs such other duties and responsibilities as may be prescribed by the Loan Services Manager, Collections Manager, VP Loans, Executive Vice President or President/CEO.
4. Pursues a program of:

- a. Self development.
 - b. Utilizing such training and education as may be required by the credit union:
 - in connection with this position
 - for career development
5. Ensures a secure, neat, clean and safe work area.

WORKING CONDITIONS

1. Equipment Used:
 - a. Personal computer
 - b. 10-key calculator
 - c. Telephone
 - d. Typewriter
 - e. Fax Machine
 - f. Copy Machine
 - g. Document Scanner
 - h. Printer
 - i. Microfilm/Microfiche Reader/Printer
 - j. P-Touch label maker
2. Work Hours:
 - a. Hours are to be determined depending on shifts available.
 - b. Monday through Friday, 7:45 AM to 6:30 PM.
 - c. Over time may be required.
 - d. Work hours and days are subject to change.

MENTAL DEMANDS

1. Requires the application of sound decision-making principles, logical thinking and good judgment.
2. Requires alertness, concentration and attention to detail.
3. Requires the use of good judgment when dealing with difficult or uncomfortable situations.

COMMUNICATION DEMANDS

1. Ability to communicate clearly both orally and in writing with members, peers, and managers.

PHYSICAL DEMANDS

1. Requires sitting at a work station for periods of up to 4 hours (without a break).
2. Requires the ability to understand and complete instructions.
3. Requires data entry/key punching and mouse skills to complete daily work.
4. Ability to view and correctly interpret numbers, text and images on a computer screen.
5. Requires the use of various office equipment to perform duties.
6. Requires verifying documents for accuracy.
7. Requires working beyond the 8-hour day periodically.
8. Requires lifting and carrying up to 40 pounds.
9. Requires bending and climbing (step ladder) for the purpose of re-filing documents and folders.

QUALIFICATIONS

1. Skills/Knowledge:
 - a. Ability to learn and apply learned skills.
 - b. Ability to work with all types of people.
 - c. Ability to use a computer key board.
 - d. Ability to type 40 WPM.
 - e. Ability to operate a 10 key calculator.
 - f. Knowledge of basic math skills.
 - g. Ability to work cooperatively with members, co-workers and management.
 - h. Must be bondable.
 - i. Operational knowledge of and experience with Microsoft Word and Excel.
2. Education and Training:
 - a. High school graduate or GED equivalent required.

3. Experience:

- a. One year experience working in a financial institution preferred.