



1st Nor Cal
1ST NORTHERN CALIFORNIA CREDIT UNION

JOB TITLE: DIRECT/INDIRECT CONSUMER LOAN OFFICER

General Summary:

The Indirect Consumer Loan Officer is responsible for gathering information for loan applicants from participating CUDL dealerships through the following channels: Lending360, email and over the phone. The Indirect Consumer Loan Officer (ICLO) will validate application loan data, examine incoming documentation, identify fraud, evaluate risk, and fulfill/fund approved transactions. ICLO must have the ability to multitask at between various responsibilities and must meet established productivity/accuracy standards.

Indirect Consumer Loan Officer I - Duties & Responsibilities:

- Demonstrates professionalism, reliability, adherence to Credit Union policy and procedures, and urgency in delivering great member service.
- Actively supports core values, mission, and vision statements, and demonstrates a commitment organizational success.
- Maintains a thorough knowledge of Credit Union consumer lending products, services, and regulations.
- Effective oral and written communication skill required to interact with dealerships, staff, and members to perform constructive follow-up.
- Receive and audit appropriate paperwork sent from the vehicle dealerships. Research and identify missing information and communicate discrepancies with dealership personnel.
- Perform verifications on application data to ensure accuracy prior to funding.
- Ability to, independently and accurately, perform financial analysis of personal and corporate tax returns and applicable schedules, W-2s, and pay stubs.
- Determine whether loan warrants disbursement as per Credit Union's established guidelines.
- Fund appropriate monies to dealerships with the appropriate administrative fee.
- Assist department staff with gathering information and preparation of reports.
- Originates and funds indirect consumer loans to include auto; error-free loan documentation.
- Responds to dealers/applicants/members through various communication channels and provides professional, responsive service.
- Follows up regularly on funding delays to keep loan turnaround time as quick and efficient as possible.
- Actively monitors indirect lending queues; contact with dealerships/applicants and makes well documented loan notes.
- Serves as an escalation point for member and dealership concerns and/or problems.
- Resolves member requests for loan servicing, ACH originations, payment disputes, etc.
- Refers any problem or concern to the appropriate individual if unable to resolve it.
- Maintain a thorough understanding of state and federal laws and regulations related to credit union compliance including bank secrecy and anti-money laundering laws appropriate to the position.
- Ability to multitask at a high-level between various responsibilities.
- Perform other related job duties as assigned..

Indirect Consumer Loan Officer II - Duties & Responsibilities:

- Experience with CUDL platform.
- ICLO Level II must be able to perform all the duties of the ICLO I position, in addition to the below duties.
- Works independently, with minimal supervision.
- Ability to resolve escalated and exception items.
- Ability to identify high level fraud indicators and determines appropriate action steps.
- Participates in quality assurance auditing across all product lines.

- Identifies process improvements to enhance efficiency.
- Ability to underwrite/make loan decisions (within assigned lending authority) in the absence of a DCLO III and/or Loan Supervisor.
- Ability to multitask at a high-level between various responsibilities.
- Demonstrates an elevated level of successful cross selling of Credit Union products and services.
- Assists on special projects assigned by management.
- Ability to work independently, the monthly lending reports; loans paid ahead, 1st Line Renewal, etc.
- Ability to effectively cross train and back up Title/Insurance Department with not errors.
- Acts as mentor to new hires.

Position:

- Full Time
- Hourly Range:
Direct/Indirect Consumer Loan Officer I: \$26.56 - \$30.99
Direct/Indirect Consumer Loan Officer II: \$32.14 - \$37.49

This Job Description is not a complete statement of all duties and responsibilities comprising this position. Job descriptions are not intended and do not create employment contracts. The organization maintains its status as an at-will employer. Employees can be terminated for any reason not prohibited by law.

1st Nor Cal is committed to creating and maintaining a workplace in which all employees have an opportunity to participate and contribute to the success of the business and are valued for their skills, experience, and perspectives. We are an equal opportunity employer and do not discriminate on the basis of race/color, national origin/ethnicity, religion, age, disability or any other status protected under federal, state, or local laws. Equal employment opportunity applies to all areas of employment.

How to Apply:

- Online application at www.1stnorcalcu.org/employment
- OR email stating why you are interested in the position and attach your resume and application to jobs@1stnorcalcu.org
- OR drop off at: Martinez Main Branch
1111 Pine Street
Martinez, CA 94553