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1ST NORTHERN CALIFORNIA CREDIT UNION

JOB TITLE: LOAN PROCESSOR

General Summary:

Under general supervision, but in line with established policies and procedures, is responsible for reviewing consumer loan applications. Answers correspondence and telephone inquiries related to loan processing. Orders credit reports, and all required disclosures and documents. Processes new and closed loan files. Processes DMV and insurance documentation.

Principal Responsibilities and Duties:

- Assists in interviewing members applying for consumer loans, gathering the required information for a credit application, explaining loan options, rates, terms and collateral requirements. Cross-sells services in a professional manner.
- Orders credit reports and analyze financial information to determine if minimum criteria as established by credit union are met.
- Processes loan files and determines that all necessary documents are in order before presenting the application package to supervisor or credit committee.
- Enters data concerning loans into on-line terminal and prepares all required disclosures.
- Responds to telephone inquiries from many sources, such as members, potential members and explaining loan procedures, providing technical assistance and answering questions regarding loan rates, terms and related matters.
- Performs related duties as assigned by supervisor.

Skills and Abilities Required:

- Ability to demonstrate a high level of interpersonal skills to conduct productive interview sessions with loan applicants and resolve any problems or discrepancies in data.
- Ability to conduct an analytical analysis of applicant's financial posture and to thoroughly explain loan policies and procedures as related to member.
- Ability to effectively present oral and written communication.
- Ability to follow instruction and to work both independently and within a team environment.
- Ability to demonstrate punctuality and good attendance.
- Ability to operate an on-line terminal and other standard office equipment.
- Lending experience preferred.

Position:

- Full Time

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.

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