



## **JOB TITLE: LENDING AND ACCOUNT ADVISOR**

### **General Summary:**

Under general supervision, but in line with established policies and procedures, provides superior member service in a professional manner. Provide members and potential members with a clear understanding of the features and benefits of products and services offered within the credit union. Provide a variety of service functions, including processing savings account, checking account, posting loan payments, interviewing consumer loan applicants and taking loan applications. Process loans by ordering credit reports, and producing all required disclosures and documents. Open and maintains account records, cross-sells services, and so forth. Is responsible for balancing each day's transactions and verifying cash totals. Gaining knowledge of other areas in the credit union and receiving cross-training to provide exceptional member service is expected.

### **Principal Responsibilities and Duties:**

- Open and close accounts for members. Process documentation of accounts accurately by having in depth knowledge of products and services. Cross-sells services in a professional manner.
- This position requires a comprehensive understanding of the following Bank Secrecy Act forms and procedures: OFAC– checking, processing and reporting hits or false positives, SARs – monitoring and reporting suspicious activity. CTRs - documenting all cash deposits and withdrawals in excess of \$10,000 and exchanging cash for other denominations or a negotiable item between the amounts of \$3,000 and \$10,000. In addition, consistently provide members with a notice stating that the credit union verifies certain information when opening a new account. Consistently run new members/entities/ beneficiaries/cosigners/checks made payable to someone other than our member, etc. names through OFAC Analyzer, complete New Account Card within the required procedure time limit, notify immediate supervisor of any substantive discrepancies with respect to information obtained under the CIP, including items such as fraudulent identification, fraudulent applications, etc.
- Complete all assigned training and follow all credit union policies regarding compliance issues including, but not limited to the Bank Secrecy Act.
- Receives checks and cash for deposit to savings and checking accounts, and payments for loans. Verifies amounts, examines checks for endorsement and negotiability, and enters transactions into credit union records via an on-line terminal. Completes CTRs and SARs as required.
- Open and maintains savings and checking accounts. Order checks, ATM and debit cards, cashes checks and pays money from savings and checking accounts upon verification of signatures and member account balances. Inspects all checks, savings withdrawals, and so forth to determine their negotiability.
- Order credit reports and analyzes financial information to determine if minimum criteria as established by the credit union are met.
- Processes loan files and determines that all necessary documents are in order before presenting the application package to supervisor. Enter data concerning loans and prepares all required disclosures.
- Performs related duties as assigned by supervisor.

**Skills and Abilities Required:**

- Loan experience preferred.
- Ability to follow instructions.
- Ability to effectively present oral and written communication.
- Ability to work both independently and within a team environment.
- Ability to demonstrate effective interpersonal skills to represent the credit union in a positive professional manner and to conduct productive interview sessions with loan applicants and resolve any problems of discrepancies in data.
- Ability to conduct an analytical analysis of applicants' financial position and to thoroughly explain loan policies and procedures as related to member

*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.*