**PSE CREDIT UNION, INC.**

**JOB DESCRIPTION**

**Job Title: Junior Loan Officer**

**Reports to: V.P. of Lending**

**Description: This position is an entry level Loan Officer and this individual must possess the ability to interview a member and determine the needs and best product or service to fill that need. Critical thinking and a strong desire to perform any and all tasks necessary to complete a loan request from beginning to end is paramount to a successful elevation to the next level Loan Officer.**

**This position may require travel to other branches to fill in for the branch manager in his or her absence therefore flexibility in the schedule is imperative.**

**Responsibilities:**

* The ability to process an application, including a credit review for all other obligations, and complete a Profile Sheet in preparation to analyze and underwrite all consumer loans.
* Interview the member to determine alternate or additional opportunities separate from the initial request.
* Approve the request for credit based on the Loan Approval Authority Matrix, and if the request does not fall within that guideline, move the request to the V.P. of Lending, Branch Services or President/CEO for final approval.
* Input all information to successfully complete the loan into LoanDesk and import to IMM or prepare documents for in-person signatures.
* Completed loan requests should be moved to the Loan Processor in a timely manner for the number and recording procedure.
* If a loan request cannot be approved an “Adverse Action” letter needs to be prepared and sent within 3 business days of denial.
* All work should be reviewed for accuracy in all phases.
* Complete all compliance modules as assigned.
* To obtain and maintain an NMLS number for the purpose of home equity/mortgage discussions, applications and final disbursement.
* Prospect calls to further deepen member relationships.

**Qualifications:**

* Prior experience in a financial institution or loan/collateral business would be preferential or possessing work related skills in a credit/business environment would be acceptable.
* Possess a complete understanding of all loan products, terms, rates and repayment options as well as the title/lien process for both vehicles and home mortgages.
* Possess strong oral/written communication skills.
* Have a complete understanding of all Loan procedures and guidelines in order to make effective recommendations or approvals of all loan requests.
* Ability to work with Word/Excel for the purpose of receiving or sending supporting communication in the loan process.
* Possess the necessary skills to uncover opportunities for cross-selling additional products and services.
* The ability to work and thrive in a team environment.
* Understanding the major systems within the Loan Department.