**PSE CREDIT UNION, INC.**

**JOB DESCRIPTION**

**Job Title: Loan Service Representative**

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

**Description: This position is an important component of the Loan Department and is vital in the smooth operation of daily activity.**

**This individual is often the first contact in the loan process, either by phone or in person and is responsible for directing the flow of applications.**

**The Loan Service Representative position requires organization and complete attention to detail.**

**Responsibilities:**

* Acknowledge members in a prompt courteous and helpful manner.
* Answer calls, return voice mail promptly and direct members to a loan officer for an interview or loan disbursement.
* Take a loan application for the loan officer if he/she is unavailable.
* Have a thorough knowledge of our loan policies and procedures.
* Have a complete understanding of our computer system. Possess the ability to figure loan payments, balances, pay-offs and payroll deduction information.
* Possess a thorough knowledge of all loan products and rates.
* Release checks to car dealers after verifying the title and loan documentation is correct.
* Maintain files in the Loan File Room and keep filing up to date.
* Have the ability to promote our products and services to all members.

**Qualifications:**

* Possess a thorough knowledge of Credit Union products, services, procedures and guidelines.
* Previous experience working with computers, Word and Excel programs would be desirable.
* Prior title experience is preferred.
* Strong verbal communication skills required.
* Strong organizational skills are imperative.