

## **JOB DESCRIPTION**

**TITLE:** Senior Lender/Relationship Specialist

**REPORTS TO:** Branch Manager

### **Position Summary**

This position is responsible for providing exceptional service to from the loan application to approval process. Promotes and actively cross-sells Credit Union loan and deposit products and services. Responsible for performing a broad variety of financial services such as opening new accounts and assisting members with any account issues. Actively builds relationships with new, current, and prospective members. Demonstrates teamwork through positive interaction and cooperation with fellow associates, members of management and other departments. Supports and promotes the Credit Union's Vision, Mission and Core Values.

### **Primary Responsibilities**

- Originates, processes, and closes consumer loans according to established policies and procedures.
- Evaluates and verifies loan applications and credit criteria. Computes debt ratios. Verifies employment and income. Determines value of collateral. Requests additional information if required.
- Generates new business and services existing members.
- Assists individuals in establishing membership and opening deposit product accounts according to established policies and procedures.
- Assess member needs and recommends the best product or service.
- Initiates calls to members utilizing lead lists generated internally to increase membership and loan applications.
- Ensures the adherence to all internal policies and procedures. Maintains compliance with Federal laws and regulations set forth by all regulatory agencies.
- Offers alternative recommendations for non-conforming loans.
- Assists members with opening and closing accounts. Answers questions about products and services and assists with problem resolution. Directs members to appropriate departments for specific information and service.
- Identifies cross sell opportunities and cross sells products and services to members based on their needs. Recommends credit life, disability, and mortgage insurance.
- Assists in servicing loans by processing items such as payoff, refinances, problem loan arrangements, address changes, payment extensions, collateral releases, and payment due date changes.
- Perform such duties as may be required from time to time for the overall management and operation of the Credit Union.

### **Additional Responsibilities**

- Develops connections and maintains involvement in the community.
- Maintain all correspondence and documentation through the consumer loan underwriting and decision process and ensure documentation is archived in document retention system.
- Coordinate the preparation and issuance of adverse action letters to members.

### Educational/Experience Requirements

- Bachelor's degree in a related field.
- Three-Five years of experience in a Lending and Relationship role.
- Customer service background.
- Equivalent work experience may be substituted for education requirement.

### Physical Requirements

The physical demands described here are representative of those that must be met by an associate to successfully perform the essential functions of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

While performing the duties of this job, the associate is regularly required to sit, use hands to finger, handle or feel, reach with hands and arms, and see, talk or hear. The associate is frequently required to stand and walk. The associate must regularly lift and/or move 20-35 pounds and occasionally lift and/or move up to 80 pounds.

### Qualifications

- Demonstrated track record in a lending and relationship role.
- Strong communication skills; understanding how to tailor product and service solutions to members with differing needs.
- Advanced knowledge and understanding of related legal and regulatory standards.
- Proven sales experience, particularly in cross-selling products and services.
- Advanced knowledge of consumer lending practices.
- Working knowledge of commercial and mortgage lending.
- Ability to work various schedules and on Saturdays as needed.
- Ability to travel to other branches as needed.

**The above statements are intended to describe the general nature and level of work being performed by individuals assigned to this job. They are not intended to be an exhaustive list of all responsibilities, duties, and skills required.**