**POSITION TITLE: Lending Support Specialist**

**REPORTS TO: TBD**

**SUPERVISES: None**

**STATUS: Non-Exempt**

**PREPARED: October 2020**

**GENERAL POSITION SUMMARY:** Provide a wide variety of support services for Underwriting, Retail Branch, Remote Branch and Micro-Enterprise Business Purpose lending departments. Process documents for loan signing, performs funding of loans and handles additional responsibilities associated with loan processing. Responsible for post funding wrap up steps as well as ongoing maintenance and monitoring.

**ESSENTIAL FUNCTIONS:**

1. Understands credit union products and services thoroughly and can easily discuss the features and benefits of the various products/services available.
2. Has a thorough understanding of current credit union leading policies and procedures. Offers suggestions for change, as needed. Understands current federal and state laws applicable to consumer lending.
3. Completes assigned work in an accurate, efficient and timely manner. Maintains records and work area in a professional manner. Always maintains confidentiality of lending process.
4. Maintains a thorough knowledge of the credit union’s data processing system and loan origination system with regards to the lending and member service functions.
5. Attends and actively participates in departmental and all staff meetings.
6. Performs all duties and responsibilities associated with consumer loan (including real estate) processing, including funding all direct consumer loans, verifying for accuracy and completion of required documents and system settings.
7. Works closely with Underwriter to process and track all processing for Direct Loans including follow up with specialists regarding missing documents and delayed filings
8. Reviews post funding checklists for all completed loans and approves or denies completion.
9. Files all DMV transactions and tracks DMV processing from inception to receipt of title.
10. Assures recorded Deed of Trust documents have been completed and received.
11. Completes reconveyance on all paid real estate loans.
12. Monitors paid off Auto loans for proper title release and delivery.
13. Remove, hold, update and approve any ACH documents and act as primary in the function of setup.
14. Performs skip payment requests, including tracking annual and life of loan skips for program approval.
15. Appraisal ordering and review.
16. Process all CPI additions, refunds and payment increases and act as a primary contact with State National. Be the resident expert regarding insurance documents required and stipulations that must be met for all auto loans. Regular document delivery to CPI vendor and ongoing monitoring.
17. Process the auditing of new member accounts and note, when necessary, any errors and report to the supervisory committee on a weekly basis.
18. Performs quarterly HMDA data tracking and data entry.
19. Monitors various weekly, monthly and quarterly reports related to lending.
20. Coordinate MBL annual loan review process from start to finish, including maintaining and organizing files.
21. Acts as backup to other department positions, when needed.
22. Familiar with routine member service questions such as eligibility for membership, types of accounts, current loan and savings rates, interest and dividend computations, starting, changing, canceling payroll deduction, etc.
23. Performs a variety of other tasks if needed, that may include signing into phone queue, sending adverse action notices, digital scanning, due date changes, ACH payment processing and assisting in audits.

**SUPERVISORY RESPONSIBILITY**: None

**STANDARD JOB SKILLS:**

1. Judgment: Continually uses sound judgment, as outlined in:
   1. Employee Handbook
   2. Code of Ethics
   3. Promises
2. Regulatory Knowledge:
   1. Solid knowledge of credit union operations and philosophy required.
   2. Knowledge and adherence to current and emerging laws and regulations pertaining to areas of responsibility required, including Local, State and Federal Laws.
   3. Thorough knowledge of credit unions products and services in order to effectively determine members’ needs and cross-sell products/services.
3. Change Management: Is flexible, easily adapts to change; and promotes/assists with change in the work environment. Has ability to prioritize and manage multifunctional tasks and projects.
4. Analytic Ability: Requires the ability to apply principles of logic to define problems and desired outcomes, collect data, establish facts, and draw valid conclusions from multiple sources of an objective and subjective nature.
5. Interpersonal Skills: Strong emotional intelligence necessary to build effective partnerships with potential members, members, staff, management, volunteers and vendors.
6. Active Listening: Requires the ability to effectively listen and ask open-ended and clarifying questions for needs-identification.
7. Initiator. Acts independently with minimal direction.
8. Time Management: Strong ability to:
   1. Organize and set and meet deadlines
   2. Prioritize
   3. Multi-task
   4. Leverage resources
   5. In attention to detail
9. Verbal and Written Communication: Excellent speech and accurate writing, stressing composition and grammar, and the ability to clearly convey intended information.
10. Public Speaking: Ability to confidently and effectively present and facilitate before an array of audiences.
11. Sense of Urgency/Strategic Thinking: An energetic, forward thinking and creative individual who proactively seeks efficient processes and effective methodologies to improve safety and soundness of the credit union.
12. Technical Skills: Savvy with a vast array of computer programs and office equipment. Advanced proficiency in member operating systems. Strong attention to detail, utilizing electronic tracking systems and methods.
13. Confidentiality: Demonstrates a high level of confidentiality, sensitivity and tact.
14. Demeanor: Ability to maintain a professional and accessible profile with all contacts.

**SPECIFIC JOB SKILLS:**

* Intermediate level math skills required (calculations and concepts involving decimals, percentages and fractions).
* Active Listening: Requires the ability to effectively listen and ask open-ended and clarifying questions for needs-identification.
* Ability to exercise judgment, initiative and tact when dealing with members, staff, supervisors and vendors.

**EDUCATION AND/OR EXPERIENCE:**

* High school diploma or equivalent required.
* Undergraduate degree preferred;
* Minimum of three years’ experience, preferably in a financial institution; or
* Equivalent combination of education and experience.

**PHYSICAL/MENTAL DEMANDS:**

(Physical demands)

* Continuous sitting for extended period when performing duties.
* Occasional standing and walking.
* Occasional lifting up to 35 lbs. (office supplies).
* Occasional bending, squatting, or reaching at ground level.
* Frequent use of hands in repetitive tasks such as simple grasping, twisting/turning of wrists; finger dexterity.
* Continuous speaking and hearing for interaction with staff, members, and outside contacts.
* Continuous ability to see close and at a distance.

(Mental demands)

* Continuous interaction with others, repetitive work, attention to detail, ability to solve complex problems, alertness, precision, concentration, accuracy, thoroughness, and memory demands.
* Occasional fast-paced work
* Frequent deadlines, flexibility, performing basic and complex numeric calculations, writing, reading, comparing, analyzing, judgment, reasoning, patience and negotiating.

**WORKING CONDITIONS:**

* Continuous operation of office equipment.
* Normal 40-hour workweek, with occasional overtime (when approved by a manager).
* Exposed to a potentially hazardous condition, i.e. robbery. Receives detailed instructions and procedures to be followed to minimize the risk.

The physical/mental demands and work environment characteristics described above are representative of those that must be met by an employee to successfully perform the essential functions of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

**NOTE**: Point West Credit Union believes that each employee makes significant contributions to our success. That contribution should not be limited by the assigned responsibilities. Therefore, job descriptions are not intended, and should not be construed to be exhaustive lists of all responsibilities, skills, efforts or working conditions associated with a job. They are intended to be accurate reflections of those principal job elements essential for making a fair pay decision about jobs. It is our expectation that each employee will offer his/her services wherever and whenever necessary to ensure the success of our endeavors. Nothing in this position description is an implied contract for employment. The functions are not all encompassing and are subject to change at any time by management.

Employee Signature Date

Manager Signature Date