

## **Growth-focused, forward-thinking, progressive, and aggressive Lending Officers wanted!**

NorthPark Community Credit Union is 100% virtual and searching for two lending officers to join our team. Our specialized lending officers provide information on credit union products and services in compliance with our internal, industry, state, and federal guidelines and laws. These individuals are responsible for conducting comprehensive interviews and evaluating applicants for routine loans and process loan applications. Our selected loan officer(s) must have experience with a CDFI Credit Union.

**Before we tell you any more about the job, let us tell you about our unique organization.** In addition to a high IQ/EQ culture, we value and reward transparency, respect, accountability, integrity, and loyalty through defined responsibilities and outcomes, as well as a competitive total compensation package including:

- Fully remote work arrangement with weekly one-on-one coaching, all-staff trainings, and leadership team meetings. You may be remote, but you're never alone!
- Competitive compensation with additional earning opportunity of up to 15% of your salary through monthly bonus plan.
- A full suite of health and wellness benefits, including medical, dental, vision, life, long-term disability, and HSA.
- 401k plan with 6% matching
- 17 PTO days PLUS 9 paid federal holidays and your birthday.
- Up to 75% off your loan rate on your own loans with NorthPark.
- \$50 monthly cell phone comp and \$50/month/line with unlimited data plan for your immediate family members.
- Training and career development.

Your success will be measured by **Loan Volume and Net Loan Yield.**

**To do this, your time will be focused to:**

- Gather background information on loan applicants by interviewing loan applicants and obtaining credit bureau reports.
- Assist members with the loan application process to ensure completeness of information.
- Pull credit reports for all accounts, verify debts, and estimate monthly payments for any outstanding debts not listed and add them to debts on application.
- Calculate debt to income ratios on loan applicants.
- Calculate how much of a loan debt is secured or unsecured.
- Complete loan applications over the phone and/or electronically.
- Determine collateral needs and payment plans for members applying for loans.
- Determine eligibility of loan co maker from co statement and credit rating.

- Approve or deny loan applications.
- When a loan is denied, explain reasons for denial in a professional, courteous manner.
- Work with member to provide recommendations or alternative options for other possible ways to secure a loan in the future.
- Verify the accuracy of loan amounts and repayment terms on approved loan applications.
- Complete loan documents and disburse loans when approved.
- Implement new loan products and services in accordance with management direction.
- Cross sell lending and other credit union products.

The right candidate will be comfortable working independently, but not afraid to reach out for support and collaboration. You will also be empathetic and a problem solver.

**You may also send your résumé and cover letter directly to [hlasley@northparkccu.org](mailto:hlasley@northparkccu.org).**

*NorthPark Community Credit Union is an at-will employer. We are an Equal Opportunity Employer and does not discriminate based on any legally protected classification. Candidates must be legally authorized to work in the United States without sponsorship. This is a non-smoking, drug-free environment. This job description is designed to be a good representation of the job requirements but is not a comprehensive listing of activities, duties, or responsibilities required of the employee.*