



northwest **plus** credit union

POSITION TITLE: Consumer Loan Officer
REPORTS TO: Consumer Lending Manager
SUPERVISES: No One
FLSA STATUS: Non-exempt
LOCATION: Everett
UPDATED: July 2022

I. *Job Summary*

The consumer loan officer position at **nw+|cu** fills an essential role working with our existing and potential members on consumer loans. This role works to expand consumer loan relationships and provides exceptional service working with borrowers to complete loans for a variety of products including, but not limited to auto, boat, recreation vehicle, personal loans, VISA cards, unsecured lines of credit and HELOCs (Home Equity Line of Credit). **nw+|cu** loan officers work with borrowers on all aspects of the loan, from application submission, to processing and underwriting of the loan and funding. Accurately and efficiently, working with our members is a key to success in this role. During the loan process, the loan officer will promote and advise on credit union products and services that will benefit the financial success of our members.

II. *Essential Functions*

To perform the job successfully, an individual must be able to perform each essential duty satisfactorily:

- Responsible for providing exceptional member service, to all members, every time by ensuring you deliver consistent high-quality service to both internal and external members that is in alignment with our policies and procedures.
- Carries out consumer loan processing responsibilities in accordance with **nw+|cu** policies and applicable laws. Responsibilities include inputting loan applications, review and process online applications, underwriting, verifying all loan underwriting criteria is met prior to scheduling closing including income review, funding loans, finalizing loan files after funding.
- Complete Consumer Loan Underwriting within assigned personal limits and guidelines as well as within credit union policies.
- Ability to read and understand credit reports.
- Must be detail oriented and possess solid organizational and time management skills. Must be able to work independently and handle multiple priorities under pressure of deadlines and time restraints.
- Able to interact effectively and professionally with members, auto dealers and employees in the department and credit union to ensure efficient and timely service.
- Become familiar with and adhere to our policies, procedures and guidelines.
- Be familiar with and adhere to Consumer Loan rules and regulations.
- Answer questions in person, email or on the telephone as related to consumer lending and refer members to other services as necessary.
- Maintains member confidence and protects credit union operations by adhering to credit union information security policies. And protect confidentiality of member information.



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- Performs other job related duties as assigned.

III. Performance standards:

- Performs duties with a minimum of direct supervision.
- Strong listening and problem-solving skills.
- Ability to adapt and accept change.
- Remain current on and adhere to all regulatory required training.
- Promotes teamwork in the department and organization.
- Ability to represent the credit union in a positive, professional manner in person, on the telephone and in written correspondence.
- Ability to operate routine office equipment.
- Flexibility and capacity to manage various responsibilities simultaneously.
- Ability to independently make rational decisions or judgment calls.
- Ability to organize projects and to prioritize workflow.

IV. Qualification requirements:

To perform this job successfully, an individual must be able to perform each essential duty satisfactorily. The requirements listed below are representative of the knowledge, skill, and/or ability required. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions

- Knowledge of consumer lending policies, regulations and/or previous consumer lending experience.
- Ability to work independently.
- Familiarity with the credit union systems preferred but not required.
- Excellent communication skills, customer service, verbal and written communication.
- Professional in appearance.
- Must be self-motivated, detail oriented and highly organized with proven follow-through capabilities.
- Bilingual English/Spanish highly desired

V. Education and Skills required:

- 2+ years of lending background preferred.
- High School Diploma or equivalent

VI. Working Conditions

a. Physical Demands

1. Occasional standing and walking.
2. Frequent sitting.
3. Occasional lifting, pushing, pulling, or carrying up to 20 pounds.
4. Occasional bending and squatting.
5. Occasional reaching at or below shoulder level.



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6. Frequent use of hands in repetitive tasks such as simple grasping, typing motion and twisting/turning of wrists.
 7. Frequent finger manipulation to perform various clerical duties such as typing, filing, writing, and entering data into the computer system.
- b. Use of Senses**
1. Frequent talking and hearing in person and on the telephone.
 2. Frequent periods viewing a computer monitor.
 3. Frequent clarity of vision at 20 inches more or less.
- c. Mental Demands**
1. Frequent interaction with others.
 2. Frequent deadlines to meet.
 3. Frequent alertness, precision, and concentration to ensure accuracy of transactions.
 4. Frequent use of initiative and problem-solving ability on routine matters.
 5. Frequent performing of basic numeric calculations, as well as writing, reading, comparing, and analyzing.
 6. Frequent use of initiative and problem-solving ability.
- d. Environmental Demands**
1. Normal workday occasional overtime.
 2. Exposed to potentially hazardous conditions, i.e. Robbery.
 3. Ability to work at various branch locations, requires transportation.

NOTE: Job descriptions are not intended, and should not be constructed to be exhaustive lists of all responsibilities, skills, efforts, or working conditions associated with the job.

The credit union is an Equal Opportunity employer. Background reviews, including criminal and credit histories conducted prior to selection.