**JOB TITLE:** Loan Assistant

**REPORTS TO:** Vice President

**EXEMPT:** Yes

**SUMMARY DESCRIPTION:**

Responsible for supporting various aspects of the lending function of the credit union; back up operations and teller areas; assumes other responsibilities as assigned by the vice president or president.

**DUTIES AND RESPONSIBILITIES:**

* Ensure the credit union provides friendly, professional, timely service to all members.
* Assist VP/Loan Officer in originating, processing, underwriting and disbursing loan requests from members and potential members in compliance with federal/state regulation and credit union policy.
* Loan documentation preparation.
* Respond to inquiries about loan products and other credit union services.
* Process title work, financing statements and deeds of trust to ensure credit union’s security interests are perfected.
* Deal professionally with vendors such as title companies, insurance companies, appraisers and dealers.
* Administer Collateral Protection Insurance program.
* Maintain loan files in accordance with credit union policies and procedures.
* Assist in the collection of delinquent accounts.
* Assist in the liquidation of repossessed collateral.
* Cross sell other credit union services.
* Open accounts.
* Back-up operations and teller areas.
* Other duties as assigned.

**KNOWLEDGE AND SKILLS:**

Education: High School Diploma or equivalent.

Experience: Two years of financial institution or related field experience or combination of experience and college level courses in business.

Interpersonal Skills:

* Ability to communicate in English orally and in writing with a wide variety of people is a material part of the job, requiring diplomacy and trust.
* Maintaining confidentiality is critical.
* Must be able to work independently and as part of a team.
* Exhibit a professional manner in dealing with others and represent the credit union in a positive manner.

Other Skills:

* + Ability to adhere to guidelines, protocol, policies and procedures as well as supervisory directives.
  + Analytical skill to interpret information from applications, financial statements and credit reports.
  + Improve and promote work quality through accuracy, thoroughness and attention to detail.
  + Organizational skills to prioritize work and use time efficiently.
  + Problem solving skills to identify and resolve problems in a timely and positive manner; handle routine and non-routine situations appropriately.
  + Basic computer skills including keyboarding.

Physical Demands:

While performing this job the employee must have the ability to sit and stand for at least 60 minutes. Must be able to stand, sit, stoop, reach and handle. Must be able to walk, speak, hear, see and lift up to 40 pounds. Must be able to operate routine office equipment including copiers, calculators, telephones, facsimiles, scanners as well as computers. Must be able to routinely perform work on a computer for an average of six to eight hours per day when necessary. Must be capable of regular, reliable and timely attendance.