



LENDING SPECIALIST

Responsible for taking complete loan applications via telephone, mail, fax and other electronic delivery means. Providing the initial evaluation of the loan application based on Loan Policy and Procedures. Perform other duties as necessary to explain and process member loans in accordance with prescribed procedures. Integrate the Premier Difference in all aspects of the position.

Job Requirements:

- Maintain knowledge of all lending and payment products and services.
- Review loan requests, noting pertinent information to determine approval or denial based on established guidelines. Approve loan requests for members who meet loan qualifications and make recommendations to a Loan Central UW on loan requests which are not within your lending authority.
- When loan is denied, provide staff and/or member with sufficient explanation for reasons of denial. Provide alternative options and possible ways to obtain a loan in future if applicable.
- Assist with processing loan requests, completing loan documents and disbursing funds as needed.
- Maintain department standards to ensure appropriate turn-around times for loan decisions. Make Consumer Lending Manager aware of any situations that affect achieving department standards.
- Maintain knowledge of all credit union policies along with regulatory and legislative changes pertaining to all lending and insurance programs offered by the credit union.
- Maintain knowledge of data processing system. Maintain a working knowledge of all technology, tools and resources available to assist in the efficient performance of assigned duties.
- Maintain knowledge of the products and services offered by Premier Federal Credit Union for the purpose of cross-selling and identifying opportunities for additional lending products and services. Meet or exceed credit life/disability, GAP and warranty goals as set by the Vice President of Lending.
- Maintain knowledge of title and insurance laws in all states served by the credit union.
- Secure all documents and signatures to perfect any liens or notes and security agreements.
- Coordinate activities of attorneys, surveyors and appraisers concerning real estate loans.
- Follow the Premier Experience Plan as outlined in the Employee Handbook. AS a condition of employment, and continued employment, the standards set forth in the PEP plan must be followed.

It is not intended that this position description include all details of the work functions inherent in this position, nor does it give exclusive title to every function described. The position incumbent will perform work of equal or lower classification, as required or directed and perform work of higher classification for training purposes, or as warranted by emergency circumstances.

Qualified candidates can [click here to submit an online resume](#).

Equal Opportunity Employer