



POSITION TITLE		DIVISION
Loan Servicer		Lending
REPORTS TO:	DEPARTMENT	DATE
VP Loan Servicing	Loan Servicing	January 14, 2016
SUPERVISES	FLSA	REVISED
N/A	Non-Exempt	

GENERAL SUMMARY

Under general supervision, but following established policies and procedures, performs a broad range of loan servicing functions for all loan products including mortgage loans, consumer and commercial loans. Provides excellent service to members and employees regarding loan input data, posting loan payments, payoffs, reversals, and disbursements. Responds and fulfills loan servicing requests from members and employees in a timely manner.

MAJOR RESPONSIBILITIES *(in descending order of importance)*

1. Responsible for assigned monthly reports to be completed in a timely and accurate manner.
2. Processes daily fundings (disbursements) for new loans of all types offered by the Credit Union.
3. Conduct a post-closing review of critical loan data using appropriate procedures and checklist.
4. Researches and fulfills daily loan maintenance requests from the Call Center, retail banking and other departments within a predetermined time frame as designated by the department supervisor.
5. Process paid loan files to include breaking down the files, preparing releases and communicating with all parties as needed.
6. Monitors and administers the servicing, cancellations, forced placement, and re-instatement for all home insurance and flood insurance.
7. Utilizes tact and experienced-based knowledge to resolve member (internal and external) problems, explaining specific policies and products while representing the CU in a professional manner and maintaining positive customer relations.
8. Ensures adherence to federal, state and local laws and regulations, as well as internal policies and procedures.
9. Performs other loan servicing processes as assigned by the VP of Loan Servicing.

QUALIFICATIONS:

Education

High school diploma or equivalent (GED) education required.

Experience/Skills/Knowledge:

1. Minimum 2 years' experience as a loan processor, or in a similar bank lending unit.
2. Demonstrated knowledge of lending policies and procedures, laws and federal/state regulations.
3. Must possess a strong service orientation and attention to detail.
4. Excellent organizational, analytical and problem solving skills.
5. PC proficient, including Microsoft Office (Word, Excel, Outlook) and the Internet.
6. Excellent verbal, written, telephone and interpersonal communication skills.

7. Ability to function in a financial institution environment and utilize standard office equipment including but not limited to: fax, copier, telephone, etc. Ability to lift minimum of 25 pounds. Some travel required.

GENERAL DESCRIPTION:

In terms of physical requirements, this position requires work best described as:

☒ Sedentary ☐ Light ☐ Medium ☐ Heavy ☐ Very Heavy

PHYSICAL TASKS:

- Standing/Walking/Bending Stooping – Continuous
- Sitting- Continuous
- Hearing - Ability to receive information through oral communication (face to face and telephone). - Continuous
- Talking - Expressing or exchanging ideas by means of the spoken word (face to face and telephone). – Continuous
- Reading – Ability to receive information through fax, e-mail and text messages - Continuous

AUDIO / VISUAL:

- Requires vision to perform work dealing with data and figures and computer screens. -Continuous

PSYCHOLOGICAL/MENTAL DEMANDS:

- Responds positively and productively to stressful internal (employee)/situations. - Continuous
- Assists others to work harmoniously and effectively as part of a work team. – Continuous

Employee's Signature

Date

Manager's Signature

Date

Human Resources' Signature

Date