

Consumer Loan Officer I – Job Description Summary

Provides high quality service, defined as ensuring prompt and accurate lending decisions while identifying additional customer benefit needs. Coaches' sales and support staff in identifying member needs and in the professional approach to selling and loan funding.

Assembles and evaluates loan applications and approves/declines those that are within approved lending limits and in accordance with sound lending practices as set forth in policies and procedures. Communicates with related-team members and applicants to explain credit decisions and to obtain additional loan information and documentation. Takes customer applications, prepares loans for approval and funding while properly developing loans and actively seeking cross sell opportunities. Presents loan requests above lending limit for counter-approval as needed. Ensures that customers and prospective customers are promptly and professionally served. Provides general information and cross-sells loans and services.

The complete job description covers the following topics:

- Essential duties and responsibilities
- Performance standards
- Qualification requirements
- Education and experience
- Language skills
- Mathematical skills
- Reasoning ability
- Other skills and abilities
- Physical demands
- Work environment