

Evergreen Credit Union
Structured Compensation - Job Description
Senior Consumer Loan Underwriter

Data Year: 2022

Prepared On: 05/19/2022

Department:	Loan Center	Grade:	9
Reports To:	AVP Loan Center Manager	Classification:	Exempt
Supervises Direct:	0	Supervises Indirect:	0
Approved By:		Effective Date:	01/01/2010
		Revised Date:	05/19/2022

Role:

To assist the Loan Center with consumer loan underwriting. Comply with all laws and regulations pertaining to job function such as Fair Lending, HMDA and MLA. Follows all Bank Secrecy Act policies and procedures.

Essential Functions & Responsibilities:

- E 65% To assist the Loan Center by underwriting consumer loans to include home equity loans/lines of credit. The ideal candidate will be proficient with evaluating credit/collateral risk, analyzing data, and using Loan Policy as a guide to ensure loan quality is a top priority. Must be proficient and adaptive to a changing digital environment and leverage technology to deliver prompt and accurate communication of loan decisions. Must be able to multi-task and work within a fast-paced environment. Must have a firm understanding of terms and the process of unsecured and secured consumer lending along with real estate lending.
- E 20% Identifies cross-sell opportunities.
- E 10% Assures that appropriate records are maintained and required reports are prepared.
- E 5% Performs other related duties as assigned.

Performance Measurements:

1. To proactively seek opportunities to cross sell products and services for the betterment of our members.
2. Ability to shift between review of online applications, decisioning branch requests and other tasks; management of workflow.
3. Suggesting cross-sell opportunities when providing a decision.
4. Timely, friendly, and professional communication.
5. Provide up-to-date answers to loan questions from branches.
6. Good sense when assessing risk

Knowledge and Skills:

Experience Three years to five years of similar or related experience.

Education A high school education or GED.

Interpersonal Skills Work involves much personal contact with others inside and/or outside the organization for the purpose of first-level conflict resolution, building relationships, and soliciting cooperation. Discussions involve a higher degree of confidentiality and discretion, requiring diplomacy and tact in communication.

Other Skills Working knowledge of regulations relating to all Credit Union deposit products (Reg E, Reg CC, Reg D, Truth-in-Savings Act).
Able to operate a PC and computer keyboard.
Must have good communication skills.

Physical
Requirements

Work
Environment

This Job Description is not a complete statement of all duties and responsibilities comprising the position.

Printed Employee Name

Date

Employee Signature