

Evergreen Credit Union
Structured Compensation - Job Description
e-Branch Specialist

Data Year: 2022

Prepared On: 05/20/2022

Department:	Lending	Grade:	7
Reports To:	e-Branch Supervisor	Classification:	Non-Exempt
Supervises Direct:	0	Supervises Indirect:	0
Approved By:		Effective Date:	06/06/2022
		Revised Date:	05/20/2022

Role:

To assist the eBranch with consumer lending and delivering an exceptional digital lending experience for members. The e-Branch Specialist will work with applicants through incoming digital channels and obtain items needed to complete their loan request such as buyers order, proof of income and copies of others necessary documents. Must have the ability to multi-task.

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 40% Assist the eBranch and the digital strategy to work with applicants to obtain necessary documents needed to process loan requests. Primary objective being to work with and close on member loans electronically in a timely manner. Prepares loans to hand off to branch personnel to close as needed. Refers problems that are beyond their authority to their supervisor, along with their recommendations.
- E 20% Enhance and strengthen our digital strategy along with our Dealer Partner relationships.
- E 15% Cross-sell addition loan needs and ancillary products.
- E 10% Forwards loans electronically to the Loan Center for a decision above their Board approved lending authority.
- E 5% Satisfies all conditions and follow up requests.
- E 5% Open memberships, as needed.
- E 5% Other duties as assigned.

Performance Measurements:

1. To provide friendly, prompt, professional and accurate service and support to all members and associates. (Answering telephones, respond to written correspondence, and respond to telephone messages).
2. To develop and improve knowledge and skills in consumer and equity lending.
3. To troubleshoot and resolve member and internal inquiries in a timely, friendly and accurate manner.
4. To maintain a dependable record of attendance and timeliness.
5. Follow-up on "incomplete" loan applications with members.

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 consumer products.

Able to operate a loan calculator, computer keyboard and other office equipment.

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