JOB DESCRIPTION

Job Title: **Loan Originator/MSA**

Job Scope:

Reports to: Vice President Lending and Branch Manager

Job Duties: Maintains and follows current loan policy and procedure as supplied by supervisor.

Evaluates, approves, and disburses loan requests within established policy and procedure.

Records liens on deed of trust, communicates with attorney, appraiser and outside vendors as needed.

Answer membership's phone, mail, or in-person inquires concerning loans. Primarily responsible for the granting of loans to membership. Talks with member to ascertain member needs, gives and takes loan applications, evaluates member's credit worthiness, approves loans, explains loan documents to member when closing loan and provides a variety of transaction services to members, including but not limited to opening new accounts, receiving deposits and payments. Is familiar with and follows established Policy and Procedures in the loan granting function. Is familiar with computer systems and the input of loan records.

Files or routes loan related documents (titles, appraisals, insurance, UCC1,etc.) into the proper place, maintains membership loan files.

Refers unapproved loan requests to the VP Lending in a timely manner.

Process financial transactions for members within established credit union policies and procedures, both in person and by telephone; financial transactions include deposits, payments, withdrawals, transfers, and line of credit advances.

Open and close accounts, including providing members with all necessary information and disclosures, securing proper signatures on all documents, and setting up new account files.

Respond to member questions, problems, and complaints promptly and with courtesy.

Maintains current Notary seal and notarizes documents for membership.

Cross-sells credit union services when appropriate.

Other duties as assigned.

Physical Requirements:

Prolonged periods sitting at a desk and working on a computer.

Must be able to lift up to 20 lbs. at times.

JD/04-07-2023