



Aventa Credit Union Job Description

Consumer Lending Specialist Salida, CO

Summary

Provides information on credit union products and services to members in accordance with credit union policies and procedures and State and Federal rules and regulations. Responsible for interviewing and evaluating applicants for routine loans and processing loan applications. Gather background information and analyze loan applicants' credit history and any other information that may be necessary so the loan can be underwritten. Schedule & Close Consumer loans. Responsible for servicing all consumer loan types. Spanish Speaking Preferred

Essential Duties and Responsibilities include but are not limited to the following: Performs other duties as needed and/or assigned.

- Gather background information on loan applicants by interviewing loan applicants, obtaining credit bureau reports, making credit reference calls when necessary.
- Assist members with the loan application process to ensure completeness of information then provide to the loan underwriter.
- Pull credit reports for all accounts, verify debts, estimate monthly payments for any outstanding debts not listed and add them to debts on application.
- Cultivate and generate new loan prospects; selling ability to include cross selling ancillary product as well as other loan products.
- Calculate/review debt-to-income ratios on loan applicants, and calculate/review how much of a loan applicant's debt is secured and unsecured.
- Complete loan applications over the phone, in person and/or electronically.
- When a loan is denied, explain reasons for denial in a professional, courteous manner. Type and mail out denial forms for all loans that are declined. Work with member to provide recommendations or alternative options for other possible ways to secure a loan in the future.
- Complete loan documents and disburse loans when approved.
- Demonstrates a thorough knowledge of the documents required for each loan and has the skill to obtain required information in a friendly efficient manner.
- Implement new loan products and services in accordance with management direction.
- Cross-sell lending and other credit union products by pre-approving credit products based on information received.
- Mail or e-mail loan applications and/or information to members and prospective members.
- Answer questions for members throughout the process. Explain the loan process to include loan options, insurance required on credit union loans products, loan policies, interest rates, payoffs, etc.
- Input loan applications into loan system that feeds to the underwriter.
- Participate in the Employee Incentive Program to achieve individual and team goals set by management.
- Opens all new accounts related to loans. Open deposit products as needed.

- Demonstrates a thorough knowledge of interest rates, how they are computed and disclosed, and is capable of discussing this with the member.
- Demonstrates a thorough knowledge of the final closing of a loan and is able to perform this function in a friendly efficient manner.
- All other duties pertaining to loans as directed by Consumer Loan Manager.
- Maintain and coordinate the department's calendar so that members are served with the highest quality and professionalism.
- Attention to detail is required.
- Outbound phone calls resulting in initial appointment to discuss specific products.
- Outbound phone calls to members to cross sell Credit Union products.
- Generates and screen leads following Credit Union policies and procedures to attain new relationships and clientele.

Supervisory Responsibilities

No supervisory responsibilities.

Training/Educational Responsibilities

Will attend all required regulatory training sessions conducted internally or externally, to include but not limited to: BSA/OFAC; CTR & SAR; I.T. Security, Robbery training. There may be additional training for regulatory compliance as necessary for the position.

Continued education for professional development may/will be assigned.

Core Competencies

To perform the job successfully, an individual should demonstrate the following competencies:

- **Cross-Selling-** The ability to recognize and sell a different product or service to an existing member or new borrower. Ability to recognize and be able to speak to the benefits of refinancing loans and/or restructuring debt to benefit the borrower, while analyzing the risk to the Credit Union.
- **Problem Solving** - Identifies and resolves problems in a timely manner; Gathers and analyzes information skillfully; Develops alternative solutions; Works well in group problem solving situations; Uses reason even when dealing with emotional topics.
- **Member Service** - Manages difficult or emotional member situations; Responds promptly to member needs; Solicits member feedback to improve service; Responds to requests for service and assistance; Meets commitments and supports the GREAT culture.
- **Interpersonal Skills** - Focuses on solving conflict, not blaming; Maintains confidentiality; Listens to others without interrupting; Keeps emotions under control; Remains open to others' ideas and tries new things.
- **Teamwork** - Balances team and individual responsibilities; Exhibits objectivity and openness to others' views; Gives and welcomes feedback; Contributes to building a positive team spirit; Puts success of team above own interests; Able to build morale and group commitments to goals and objectives; Supports everyone's efforts to succeed.
- **Organizational Support** - Follows policies and procedures; Completes administrative tasks correctly and on time; supports organization's goals and values.

- **Professionalism** - Approaches others in a tactful manner; Reacts well under pressure; Treats others with respect and consideration regardless of their status or position; Accepts responsibility for own actions; Follows through on commitments.
- **Adaptability** - Adapts to changes in the work environment; Manages competing demands; Changes approach or method to best fit the situation; Able to deal with frequent change, delays, or unexpected events.
- **Attendance/Punctuality** - Is consistently at work and on time; Ensures work responsibilities are covered when absent; Arrives at meetings and appointments on time.

Qualifications

To perform this job successfully, an individual must be able to perform each essential duty satisfactorily. The requirements listed below are representative of the knowledge, skill, and/or ability required. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

- Separate standards that outline performance requirements will be provided and are subject to change at management's discretion.
- Spanish Speaking Preferred

Education and/or Experience

High school diploma or general education degree (GED) required. Minimum of two years working with a financial institution or credit union.

Language Skills

Ability to read and interpret documents such as safety rules, operating and maintenance instructions, and policies & procedure manuals. Ability to write routine reports and correspondence. Must be able to speak to the membership regarding their accounts or loans. Spanish Speaking Preferred.

Mathematical Skills

Ability to add, subtract, multiply, and divide in all units of measure, using whole numbers, common fractions, and decimals.

Reasoning Ability

Ability to apply common sense understanding to carry out instructions furnished in written, oral, or diagram form. Ability to deal with problems involving several concrete variables in standardized situations.

Computer Skills

To perform this job successfully, an individual should have knowledge of financial institution software and Microsoft Office.

Physical Demands

The physical demands described here are representative of those that must be met by an employee to successfully perform the essential functions of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

While performing the duties of this Job, the employee is regularly required to stand; reach with hands and arms and talk or hear. The employee is frequently required to walk; sit and use hands to finger, handle, or feel. The employee must regularly lift and /or move up to 10 pounds, frequently lift and/or move up to 25 pounds and

occasionally lift and/or move up to 50 pounds. Specific vision abilities required by this job include close vision, distance vision and ability to adjust focus.

Work Environment

The work environment characteristics described here are representative of those an employee encounters while performing the essential functions of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

The noise level in the work environment is usually moderate.

Travel Requirements

Travel to San Luis Valley, Pueblo and Colorado Springs may be required.

Aventa offers an excellent benefit package that includes medical and dental with low deductibles, vision insurance, long term and short-term disability, life insurance, 401 (k), flex spending and a variety of optional products (subject to change).

Salary Range: \$18.20- \$19.50 per hour

If you meet these requirements and are interested in this position, please submit your resume, cover letter to hr@aventa.com or fax (719) 213-2100. Please no phone calls. Apply now to work in a dynamic team environment.