

# **First Financial Federal Credit Union**

## **Job Opportunity**

**Job Title:** Consumer Loan Processor

**Salary Range:** \$19 to \$22 per hour

**Summary:** This position is responsible for interviewing consumer and mortgage loan applicants, as well as originating and processing consumer and mortgage loan applications.

**Responsibilities:**

- Processing and document preparation for Home Equity Lines of Credit (HELOC), Fixed Rate Home Loans, Mortgages, Consumer Loans, and Indirect Auto Loans.
- Performs follow-up on outstanding documentation with members, Branch/Assistant Managers, indirect dealers, or other involved parties to ensure there is no delay in processing files for final approval.
- Reviews returned closing packages for accuracy and compliance.
- Follows up on pending documentation to ensure the completion of the file.
- Ensures all files meet credit union policies/procedures and all regulatory guidelines (e.g., TRID, HMDA and BSA).
- Registers for NMLS and completes required training.
- Processes loan applications taken by phone, including gathering employment and income information, and obtaining credit reports.
- Coordinates with branches for consumer loan closings.
- Inputs approved mortgage and consumer loans onto the data processing system and funds the loan closings.
- Answers member phone inquiries for mortgage or consumer loan information or maintenance.
- Booking and funding of loans.
- Reviews HMDA information on applications.
- Calculates loan payoff amounts and prepares accurate payoff letters, including per diem interest, fees, and expiration dates - ensuring compliance with lending regulations.
- Handles force-placed insurance processing with State National in accordance with established policies and procedures.
- Makes calls/cross sells additional loan products.

***Note: The list of essential functions is not exhaustive. It may be supplemented as necessary from time to time.***

**Additional Functions:**

- Supports the consumer loan staff.

**Qualifications:**

- HS Diploma or equivalent.
- 1 year to 2 years similar or related experience.
- Proficient in MS Office.
- Good organizational skills and able to multi-task.
- Strong interpersonal skills.
- Ability to comprehend simple instructions, short correspondence, and memos.
- Able to apply common sense understanding to carry out detailed written or oral instructions.
- Ability to research, collect, and analyze data.
- Accuracy and attention to detail.
- Strong verbal communication skills.
- Able to present information in one-on-one and small group situations. Speaks clearly and persuasively in positive or negative situations. Listens and gets clarification. Responds well to questions.
- Good basic math skills.

As a First Financial employee, you will enjoy a challenging work environment and an opportunity to make a difference. We offer paid training and a great benefits package including Medical, Dental, Rx, Vision, Life Insurance, Vacation, Sick, Personal, Tuition Assistance Program and Retirement Plan.

Equal Opportunity Employer/Veterans/Disabled