

First Financial Federal Credit Union

Position: Loan Processor
Reports to: Lending Manager and VP Lending
Location: Corporate

SUMMARY

Responsible for interviewing consumer loan applicants, and originating and processing consumer loan applications.

ESSENTIAL RESPONSIBILITIES AND DUTIES

- Understand and comply and follow all Bank Secrecy Act regulations
- Register for NMLS and complete required training.
- Gather background information on loan applicants by interviewing loan applicants at the branch locations or by phone.
- Pull credit reports for all accounts, verify debts, estimate monthly payments for any outstanding debts not listed and add them to debts on application.
- Coordinate closings with attorneys, title companies and Branches for consumer loans.
- Input approved consumer loans onto the data processing system and funds the loan closings.
- Prepare closing documents as necessary. Review returned closing packages for accuracy and compliance. Follow-up on pending documentation to ensure the completion of the file.
- Answer member phone inquiries for consumer loan information or maintenance.
- Booking and Funding of Loans.
- Submit loans using Loan Prospector software.
- Coordinate subordination requests for approval by the Vice President of Lending.
- Make calls/cross sell additional loan products.

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

Additional Functions:

- Back-up the consumer loan staff

QUALIFICATIONS, SKILLS AND ABILITIES:

- HS Diploma or equivalent
- 1 year to 2 years similar or related experience.
- Proficient in MS Office, especially Excel
- 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 but uninvolved written or oral instructions.
- Ability to research, collect and analyze data.
- Creative at problem solving and developing alternative solutions.
- 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.
- Must be able to work Saturday's

As a First Financial employee, you'll enjoy a challenging work environment. We offer a great benefits package including Medical, Dental, Rx, Vision, Life Ins., Retirement Plans, Vacation, Sick and Personal.