



Federal Credit Union

Atlantic FCU Job Description

Position – Loan Servicing Manager

Department: Loan Servicing	Reports To: VP of Loan Servicing
Position Grade: 10	Supervisory Position: Yes
Classification: Exempt	Revision Date: 7/13/2019

Role:

Manages Loan Servicing Department functions while serving as a motivational leader supporting the department personnel. Primarily provides departmental support functions; reviews, organizes and completes new loan files. Responsible for audit and timely delivery of departmental reports. Ensures the departmental focus of safe keeping and portfolio security through administration of lien perfection, UCC filings, file tracking and compliance audits. Through departmental oversight, the manager works to support various loan audits as well as administers the claims process associated with the various ancillary products cross-sold to members. The department is also responsible for support to our frontline staff.

Essential Job Functions & Responsibilities

35%	<p>Performance Leadership & Operations Management: Responsible for developing and maintaining a highly functional team through excellent communication and motivating leadership style. Takes responsibility for the professional development of all team members in the center and holds each accountable for his or her actions; administering coaching when needed. Ensures that a positive culture is maintained while setting high expectations for member service. Must be able to redirect the team as needed to meet business demands. Actively supports team in all aspects of their duties, defining and supporting their role in achieving overall department success. Positively advocates for and offers solutions that will remove barriers that might hinder Atlantic standards. Maintains awareness through constant contact leadership. Works to troubleshoot and resolve operational issues as necessary and deemed appropriate. Ensures policy and procedures are being adhered to by staff.</p>
25%	<p>Service and Support: Provide high quality service and support to all other departments. Assist with internal and external member inquiries and requests for information. Responsible for managing OA & EPISYS compliance including documents, product types, rate tables, etc. as needed.</p>
20%	<p>Oversight: Oversees release of lien procedures for loans, to include quoting and processing of loan payoffs with a focus on recapturing business and meeting member needs. Process/administer claims associated with ancillary products as needed. In addition to consumer oversight, support real estate and commercial loans in the spirit of lateral service to all lending segments.</p>
15%	<p>Compliance/Audit: Responsible for managing audits of consumer loan volume to ensure loan files are complete and accurate according to credit union procedures, policies and regulatory requirements. Reports anomalies to VP of Loan Servicing. Assists/facilitates gathering of applicable loan audit/exam materials as needed. Performs loan file maintenance including updates to the loan system for file tracking. Verifies that all required documents are within a file and ensures completion of file assembly. Ensure that departmental reports are retrieved, reviewed, addressed and coached as needed.</p>
5%	<p>Other Duties: Performs other duties as assigned.</p>

Competencies & Performance Measures	
1	Supervisory Role: Maintain a cohesive, highly trained, motivated staff sufficient to meet daily departmental demands and to promote member satisfaction, retention and expansion.
2	Builds Collaborative Relationships: The ability to develop, maintain and strengthen partnerships with those in and out of your department, the credit union and externally.
3	Technical Intuit: Is skilled in operating systems needed to perform job function.
4	Fosters Teamwork: Readily seeks opportunities to unite with team to achieve enhanced results.
5	Developing Others: The ability to delegate or teach responsibility to develop others' capabilities and strengths within the team.
6	Results Oriented: Strives to achieve results without excuses. Brings options for improvement to the table.
7	Forward Thinking: The ability to anticipate the implications and consequences of situations along with the willingness to try new ways and ideas.
8	Member Service Excellence: Ability to respond to or anticipate member needs as outlined in our Mission, Values and Service Standards.
9	Interpersonal Awareness: The ability to notice, interpret and anticipate others' concerns or feelings.
10	Flexibility: Has ability to adapt quickly and positively to an environment of constant change.
11	Communication Skills: Can use language effectively and respectfully both in written and verbal form.
12	Risk Assessment: Remain in compliance with all NCUA, state and federal regulatory requirements

Experience, Education, Interpersonal Skills & Knowledge Requirements

Experience	2-5 years similar or related experience
Education	2 year college or completed specialized course of study at trade or business school. Completed specialized extensive in house training or apprenticeship.
Interpersonal Skills	The ability to motivate or influence others is a material part of the job, requiring a significant level of diplomacy and trust. Obtaining cooperation is an important part of this position.
Knowledge Requirements	Written/verbal communication skills are critical. Functional with software packages including MS Office and core processing.

Travel

A minimal amount of travel is required for this position. Travel time for non-exempt employees will be paid at their current hourly rate.

Physical Requirements & Environmental Surroundings

The physical requirements of this position are minimal lifting, a reasonable amount of work at a sit/stand station with computer screen and general phone work with head set as desired. A comfortable temperature, good lighting and clean environment. A positive culture is present and practiced while encouraging each individual to contribute to that team while strengthening professional growth.

Important Information Regarding This Job Description

This Job Description is not a complete statement of all duties and responsibilities. While not all inclusive, it is written in good faith and knowledge that duties change during the course of time and will be reviewed annually.