



Federal Credit Union

## Atlantic FCU Job Description

### Position – Consumer Loan Originator

Department: Consumer Lending	Reports To: Consumer Lending Manager
Position Grade: 8	Supervisory Position: No
Classification: Non Exempt Base + Incentives	Revision Date: 6/29/2016

**Role:** This position requires strong analytical consumer lending skills and a comprehensive knowledge of all Atlantic FCU products. The lender will conduct phone interviews or utilize internet avenues with prospective borrowers to determine member objectives and needs with a keen eye for sales opportunities that mutually benefit the borrower and credit union. The lender will respond to inquiries on all consumer loan products and services through our e-services and phone requests.

### Essential Job Functions & Responsibilities

80%	<b><u>Loan Originating:</u></b> Originate all types of consumer lending product requests received via internet or phone. Expertly identify consumer loan needs and opportunities for new and existing members. Work closely with central underwriting and branch staff for a transparent experience to the member. Use intuitive questioning to uncover new loan opportunities during all member interactions. Maintain superior product knowledge of all loan products for ease of discussion. Sell consumer loan related add-on products including but not limited to GAP, Vehicle Service Contracts, and Debt Protection. Identify opportunities to incorporate referrals into your consumer lending relationships through intuitive questioning and information gathered during the loan process.
15%	<b><u>Loan Processing:</u></b> Prepare closing documents for the loans in an accurate and timely manner. Review the transaction with the member to ensure a smooth and timely loan closing. Adjust loans at closing based on member discretion. Facilitate remote closings for members through the use of DocuSign; which includes disbursement of the loan.
5%	<b><u>Other Duties:</u></b> Performs other duties as assigned.

### Competencies & Performance Measures

1	<b>Analytical Thinking:</b> Applies logic to solve problems or roadblocks to get the job done.
2	<b>Change Management:</b> Has the ability to implement and/or support and deal with change in a positive manner influencing those around you to join in.
3	<b>Creative Thinking:</b> Ability to look outside the box and develop new strategies.

4	<b>Establishes Focus:</b> The ability to gather, align, communicate and gain understanding from your team around any project, mission, topic or procedure.
5	<b>Ethics:</b> Has personal and professional ethics and fosters a diverse and respectful workplace.
6	<b>Leadership:</b> The ability to establish a team effort that promotes a healthy environment without title.
7	<b>Member Service Excellence:</b> Ability to respond to or anticipate member needs as outlined in our Mission, Values and Service Standards.
8	<b>Provides Motivational Support:</b> The ability to enhance others' commitment to their work and team environment
9	<b>Results Oriented:</b> Strives to achieve results without excuses. Brings options for improvement to the table.
10	<b>Technology Intuit:</b> Is skilled in operating systems needed to perform job function.

#### Experience, Education, Interpersonal Skills & Knowledge Requirements

Experience	Two to Five years of similar or related experience
Education	A high school education or GED with completion of a specialized and extensive in house training or apprenticeship program.
Interpersonal Skills	A significant level of trust and diplomacy is required, in addition to normal courtesy and tact. Work involves extensive contact with others via phone or electronic channels and is usually of a personal or sensitive nature.
Knowledge Requirements	Written/verbal communication skills are critical to this position. Functional with software packages including MS Office and core processing.

#### Physical Requirements & Environmental Surroundings

The physical requirements of this position are minimal lifting, a reasonable amount of work at a sit/stand workstation and computer screen and much 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.

#### Travel

A minimal amount of travel is required for this position. Travel time will be paid to non-exempt employees for time spent traveling to training.

#### 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 discussed annually during performance review sessions.