

## POSITION DESCRIPTION

### **CCCU MISSION STATEMENT**

**Our mission is to partner with members and ministries to help them become better stewards and achieve their financial goals.**

### **VISION STATEMENT**

**Making a positive difference.**

<b>CLASSIFICATION:</b>	<b>LOAN SPECIALIST I</b>
<b>FLSA STATUS:</b>	<b>NON-EXEMPT</b>
<b>REPORTS TO:</b>	<b>CONSUMER LOAN MANAGER VICE PRESIDENT, CONSUMER LENDING</b>
<b>DEPARTMENT:</b>	<b>LOAN DEPARTMENT</b>
<b>LOCATION:</b>	<b>SAN DIMAS BRANCH</b>
<b>HOURS:</b>	<b>MONDAY - FRIDAY, 8:00am to 5:45pm (Flexible 40 hours per week) Management reserves the right to modify the work schedule as necessary.</b>

#### **GENERAL RESPONSIBILITIES:**

The primary responsibility of this position is to assist Christian Community Credit Union to live out its Mission and Vision daily, in every member and/or staff interaction. This position is responsible for providing outstanding service in every service interaction. A key element of this outstanding service is to identify the needs of our members and recommend an appropriate solution that will help them become better stewards and achieve their financial goals.

Cultivate and retain member accounts by determining the nature and extent of each member's financial service needs and make them aware of additional services and accounts available; give each member the best possible service; actively sell and promote the Credit Union's full line of investments and financial services in person, over the phone and in writing

Employee is empowered to meet member needs and resolve disputes at the initial point of contact in as quick a manner as possible, using any appropriate measure available within the scope of his/her abilities and pre-approved guidelines.

#### **PRINCIPAL ACCOUNTABILITIES:**

- Review loan applications to ensure completeness according to the Credit Union's loan procedures and guidelines
- Open Loan Member Only and Credit Card Member only accounts
- Process identification and eligibility verifications
- Responsible for the input and processing of loan applications
- Process incoming and outgoing mail
- Perform clerical duties such as, but not limited to: filing, copying, faxing, scanning
- Responsible for following handbook policies and Consumer Lending procedures
- Mail loan applications per member and loan officer requests
- Prepare and process extension agreements and loan modifications
- Assist on phones when possible with members, branches, auto dealers and verifications of memberships

- Provide quality member service by staying current on all Credit Union services and products
- Cross-sell the Credit Union's services
- Promote Mechanical Repair Coverage, GAP and Credit Life & Disability Insurance
- Process loan denials
- Pull credit reports when needed for monthly reports
- Be flexible as work hours could be changed as necessary to meet the needs of CCCU
- Deliver outstanding service that meets the expectations of our Service Promises. We promise to:
  - Honor God in how we serve you.
  - Exceed your expectations.
  - Appreciate our partnership.
  - Recognize your needs and recommend the best possible solution.
  - Treat your requests in a timely and confidential manner.
- Demonstrate enthusiastic support of corporate mission, core values and long-term objectives
- Meet or exceed the standard score on the annual product knowledge certification
- Meet or exceed service goals established by the Credit Union
- Comply with all regulatory requirements for financial institutions, including but not limited to Bank Secrecy Act, Anti-Money Laundering, USA Patriot Act, OFAC & Fair Lending Regulations
- Perform other related duties as assigned

**REQUIREMENTS:**

High School Diploma or equivalent required  
 Minimum one year of experience working in a financial institution preferred  
 Minimum one year of experience processing consumer loans (non-real estate) preferred  
 Knowledge of word processing (Word preferred) and spreadsheets (Excel preferred)  
 Ability to work with computer  
 Ability to deal effectively with multiple tasks and interruptions  
 Ability to effectively manage time and work under pressure in a fast-paced environment  
 Possess strong organizational skills and the ability to prioritize  
 Good attention to detail  
 Good oral and written communication skills  
 Professional telephone etiquette  
 Good math aptitude  
 Accurate typing at 20wpm  
 Ability to exercise confidentiality  
 Regular attendance and punctuality  
 Ability to work as part of a team  
 Professional appearance  
 Ability to lift 20 lbs.  
 English literacy

**This job description is to be used as an employee guideline. Management reserves the right to amend this job description if necessary.**

Classification Specification for: <b>Loan Specialist I</b>
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**Physical Requirements** - 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 accommodation may be made to enable individuals with disabilities to perform the essential functions.

While performing the essential functions of this job, the employee:	Occasionally (up to 3 hours per work day)	Frequently (3 - 6 hours per work day)	Regularly (more than 6 hours per work day)
Sits			X
Stands	X		
Walks	X		
Bends neck or waist			X
Twists neck or waist			X
Stoops or kneels	X		
Uses hands to finger, handle or grasp			X
Repetitively uses fingers			X
Reaches, pulls or pushes below shoulder level		X	
Reaches, pulls or pushes above shoulder level		X	
Lifts and carries	Up to 20 lbs.		
Talks			X
Hears			X
Sees			X
Drives a vehicle	N/A		

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

Working Condition:	Description:
Mobility	Moderate
Noise Level	Moderate
Hazardous	Minimal

**Acknowledgment**  
 I certify that I received a copy of this Classification Specification and I have read and understand what is required of me to meet the performance standards of the job.

<b>Signature:</b>	<b>Date:</b>
<b>Name (Printed or Typed):</b>	