

## **SnoCope Credit Union**

**Location:** Everett, WA

**Job Title:** Loan Officer

### **Job Summary:**

SnoCope Credit Union is seeking a full-time in branch Loan Officer to join our team in Everett, WA. This position is responsible for providing information about SnoCope's loan products and services, interviewing members, and underwriting and processing consumer loan requests according to Credit Union guidelines. The successful candidate brings at least two (2) years of loan officer and financial institution experience.

The Loan Officer is responsible for reviewing, analyzing, underwriting and approving basic to complex consumer loans, indirect loans, Visa applications, personal lines of credit, Home Equity Lines of Credit, and originating conforming First Mortgages. The Loan Officer will review applications for compliance, evaluate risk and make loan decisions that are supported by analysis of the borrower's application, account and credit information. Must be able and willing to cross-sell the Credit Union's products and services, develop and maintain auto dealer relationships, perform collection activities and contribute to the success of the credit union by providing superior service.

### **Responsibilities:**

- Interview member loan applicants to obtain information concerning their loan needs, earnings, and financial condition in person, via email and over the phone.
- Control all aspects of processing, underwriting, funding and servicing of indirect and direct loans. Input relevant information into LOS system for loan processing and funding. Exhibit sound and accurate judgment by supporting and explaining reasoning for decisions and by meeting Credit Union policies.
- Identify cross sell opportunities and successfully cross sell Credit Union products and services at all times.
- Ensure compliance with credit union policies and procedures.
- Stay up-to-date on all Federal and State lending and collection regulations.
- Perform collection duties including calling or texting delinquent accounts, emailing or mailing letters or notices, making arrangements for payment and documenting collection efforts.
- Work with the credit union service organization in order to assist members with first mortgage lending solutions by taking applications, being familiar with their specific programs, general qualifying guidelines, and calculating payments using the system. Must become licensed MLO to take applications as an originator. Responsible for updating status of mortgages for management on a weekly basis and ensure proper follow up when required.
- Provide coverage for front desk functions of the Loan Support Specialist during absences for breaks, lunches and vacations. Must be knowledgeable in all front desk functions in order to assist all member inquiries and request.
- Ensure timely and accurate processing, through completion on all Home Equity Lines of Credit. Work to obtain all necessary information, underwrite, collect appropriate documentation; ensure compliance and regulatory guidelines are met each step of the way.
- Perform other job-related duties as assigned.

### **Position Requirements:**

- High school diploma or equivalent required. Bachelor's degree in business, finance, or economics preferred.
- Minimum two (2) years consumer loan underwriting experience required. Mortgage lending experience preferred.
- Excellent interpersonal and communication skills including listening, oral and written skills.
- Ability to investigate and analyze borrower information and make sound credit decisions.
- Collections, Indirect (CUDL) lending and sales experience.
- Able to maintain Active Federal Registration with Nationwide Mortgage Licensing System.
- Saturday availability as needed.
- Bilingual ability in English and Spanish is preferred, but not required.
- Must be bondable
- Notary Public.

**Knowledge in any of the following systems a plus:** CU Prodigy, Meridian Link (Loans PQ), CUDL Lending 360, IQQ, e-Oscar, FIS-Client Link, CenterPoint, MortgageBot, e-Services-Securian.

**Salary and Benefits:** We offer a comprehensive compensation package that includes a competitive salary, incentives, profit sharing and benefits. Full benefits package includes personal health insurance, dental insurance, vision, life insurance, AD&D insurance, LTD, 401k, employee wellness program, paid holidays, sick leave, generous vacation package, and education reimbursement program. Starting pay range \$19.00 to \$24.00 per hour depending on experience.