

**Location:** Everett, WA

**Job Title:** Loan Specialist

**Job Summary:**

The Loan Specialist is responsible for greeting members in person and on the phone for the Loan Department. Responsible for inputting loan applications via phone, fax or face to face for; consumer loans, indirect dealer loans, Visa applications and personal lines of credit. The Loan Specialist will process incoming and outgoing title work, answering member and non-member inquiries, processing loan coupons and late notices, filing paperwork, process Visa adjustments. Must be able and willing to cross-sell the Credit Union's products and services when appropriate, originate HELOC's and first mortgage loan applications, help cultivate auto dealer relationships, contribute to the success of the credit union by providing superior service according to SnoCope Credit Union's "Member Defined" promise.

**Responsibilities:**

- Interview member loan applicants to obtain information concerning their loan needs, earnings, and financial condition both in person and over the phone.
- Identify cross sell opportunities and successfully cross sell Credit Union products and services.
- Service the Credit Union's current book of business by resolving member issues in a timely, consistent and professional manner. Service to our members is our number one priority.
- Work closely with team members within the lending department and across the organization in order to service the members. Good communication skills are a must.
- Download daily E-Reports from secure file transfer.
- Print delinquent notices and certify accuracy before mailing.
- Process all title work and follow up on any outstanding issues.
- Print and process paid loan report.
- Process Loan Department mail.
- Monitor loan department email for online loan applications and member inquiries.
- Input mortgage loan applications as necessary.
- Process, log and track skip-a-pay request.
- File charged off checking accounts and Visa's with collection company and set up required tracking.
- Maintain and follow up stale dated and denied loan applications files.
- Prepare closed loan file for transfer to offsite.
- Process all returned mail as well as address updates on Visa.
- Process all CAMS alerts.
- Put files away in the file room as well as keep organized.
- Help maintain established business relationships with dealer partners.
- Regularly handle phone calls for independent and CUDL dealers to help resolve loan requests, title issues and loan missing documentation.
- 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 to take applications as an originator. Responsible for updating the status of mortgages on a weekly basis and ensuring proper follow-up when required.
- Continuously seek process improvements in all operations with the goal to improve the quality of member service and process efficiencies.
- Maintain confidentiality in performing assignments relative to any information received directly or indirectly to ensure that all information and transactions regarding credit union members are kept confidential.
- Perform other job-related duties as assigned.

**Position Requirements:**

- High school diploma or equivalent required.
- Consumer loan processing experience.

- Title work processing experience.
- Credit Union experiences a plus.
- Excellent interpersonal and communication skills including listening, oral and written skills.
- Ability to process application information and submit for credit decisions.
- Well-developed ability to manage multiple tasks/projects and deadlines simultaneously.
- Knowledge of loan processing procedures, documentation requirements and terminology.
- Excellent telephone skills and superior member service skills.
- Ability to deal maturely, professionally and tactfully with difficult members and difficult situations.
- Ability to be thorough, accurate and attention to detail.
- Ability to work independently and as a team member while using discretion in decision making and sound judgment in problem solving.
- Ability to attain or have knowledge of financial institution procedures, services and programs.
- Computer experience includes calculator, PC, database, spreadsheet and word processing systems and software.
- Collections, Indirect (CUDL) lending and sales experience a plus.

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

**Benefits:** Competitive salary DOE, holiday pay, vacation, sick leave, medical, wellness plan, 401K, dental, vision, life, long-term disability benefits.

**Apply:** Resume may be e-mailed to [careers@sncope.org](mailto:careers@sncope.org)