RRCU

JOB DESCRIPTION

Position Title:
Loan Officer

Reports To:
VP – Consumer Lending and/or Branch Manager

Basic Function:
Perform all loan functions for members up to authorized limit set by the Board of Directors.

Responsibilities:

- Interviews members requesting loans in person or by telephone, completes and approves loan applications, provides NADA values, monthly payments, and loan payoffs to members.
- Works indirect loans as assigned.
- Conducts financial counseling with members.
- Works other branches as needed.
- Updates member records on computer system and work assigned delinquent accounts.
- Adheres to all Red River Employees Federal Credit Union policies and procedures.
- Performs other related duties as assigned.

Qualifications:

- Two or more years of experience in a lending capacity for a credit union or other financial institution.
- High school diploma or the equivalent, with four-year college degree preferred.
- Competent computer skills and use of standard office equipment.
- Ability to meet, speak, and deal effectively with people in person or through any method of correspondence, being professional always.
- Must maintain a neat and professional appearance.
- While the following list is not exhaustive and may be supplemented, identified physical requirements include the ability to operate normal office equipment and some lifting, not to exceed 25 pounds.
- Ability to follow the core values of Team-Focused, Excellence, Authenticity, and Leading in Innovation.