Credit Union Indirect Auto Lending Officer

Grade: 00
OT Eligible: Yes
Comp Approval: 5/20/2013

JOB SUMMARY:
Serves as the Indirect Auto Lending Officer for the Credit Union. Has responsibility for increasing indirect loan funding, growing loan portfolio with quality assets and maintaining excellent relationships between the Credit Union and dealers.

JOB ACCOUNTABILITIES:

*E/M/NA % TIME

Develops, implements and administers all aspect of indirect auto lending program including application, processing, funding and servicing of loans originated at the dealer point of sale using internal and/or external resources.

Provides leadership, guidance and direction to indirect lending team including dealer relationship, loan fulfillment and loan servicing personnel.

Cultivates and manages business partnerships with auto dealers committed to providing exceptional service and value to USC Credit Union members.

Maintains excellent relationships between the Credit Union and its members. Hosts monthly events for dealers participating in the Trojan Auto Buying program.

Serves as the organizational expert on indirect lending platforms, systems, practices, policies and procedures.

Monitors and reports on trends in automobile sales and lending. Recommends changes that may be needed to remain competitive and profitable. Identifies opportunities for new and revised services.

Executes strategies and tactics set forth by senior management and the Board of Directors.

Ensures that dealers have current Credit Union rates, incentive fees, promotional materials and other supplies on hand.

Analyzes program metrics and provides periodic reports on profitability and loan quality including portfolio, dealer-member demographic and loan officer performance reports.

Performs analysis and communication of complex regulatory changes to ensure compliance and avoid costly civil and criminal penalties.

Administers unit budget. Creates resource allocations as needed. Provides financial status reports as requested.

Performs other related duties as assigned or requested. The University reserves the right to add or change duties at any time.
*Select E (ESSENTIAL), M (MARGINAL) or NA (NON-APPLICABLE) to denote importance of each job function to position.

**EMERGENCY REPSONSE/RECOVERY:**

Essential:  

☐ No  

☐ Yes  In the event of an emergency, the employee holding this position is required to "report to duty" in accordance with the university’s Emergency Operations Plan and/or the employee’s department’s emergency response and/or recovery plans. Familiarity with those plans and regular training to implement those plans is required. During or immediately following an emergency, the employee will be notified to assist in the emergency response efforts, and mobilize other staff members if needed.

**JOB QUALIFICATIONS:**

**Minimum Education:**

- Related undergraduate study
- Combined experience/education as substitute for minimum education

**Minimum Experience:**

- 2 years

**Minimum Field of Expertise:**

- Knowledge of Credit Union auto loan operations, practices, policies, procedures and systems.

**Skills: Administrative:**

- Balance figures
- Communicate with others to gather information
- Coordinate meetings
- Coordinate work of others
- Customer service
- Interpersonal skills
- Knowledge of contract and legal documentation
- Knowledge of financial statements

**Skills: Other:**

- Analysis
- Budget control
- Knowledge of applicable laws/policies/principles/etc.
- Lead/guidance skills
- Networking
- Organization
- Planning
- Public relations

**Skills: Machine/Equipment:**

- Calculator
- Computer network (department or school)
- Computer network (university)
- Computer peripheral equipment
- Fax
- Personal computer
- Photocopier
Supervises: Level:
Leads employees performing similar work on a project basis.
May supervise staff, student, temporary or resource workers.

SIGNATURES:

Employee: __________________________ Date: ________________________

Supervisor: _________________________ Date: ________________________

The above statements are intended to describe the general nature and level of work being performed. They are not intended to be construed as an exhaustive list of all responsibilities, duties and skills required of personnel so classified.

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