

UNIVERSITY OF SOUTHERN CALIFORNIA

Credit Union Loan Officer

Job Code: 115035

Grade: G
OT Eligible: Yes
Comp Approval: 7/1/2003

JOB SUMMARY:

Performs a variety of tasks related to the processing and servicing of member existing and newly requested loans.

JOB ACCOUNTABILITIES:

***E/M/NA % TIME**

- _____ _____ Reviews, analyzes and recommends the disposition of loan applications and credit documents. Approves applications within pre-determined parameters and refers others to the Credit Committee.
- _____ _____ Interviews and counsels loan applicants. Describes application review process and provides recommendations. Discusses key aspects of financing such as rates, terms and payment amounts. Provides information on insurance programs.
- _____ _____ Prepares and submits appropriate loan documentation for further processing.
- _____ _____ Sets-up and disburses loans, ensuring that all required documentation is properly signed and received. Explains debt responsibilities, e.g., due date, late charges, and payroll deduction obligations to members.
- _____ _____ Sets-up loan payment requests via payroll deduction authorization.
- _____ _____ Handles walk-in and telephone inquires pertaining to lending. Researches problems.
- _____ _____ Receives required documentation for the processing of vehicle registration when applicable. Appraises vehicles requiring inspection prior to financing.
- _____ _____ Investigates, resolves and provides proper adjustments to loan accounts as needed. Documents written follow-up to member when necessary.
- _____ _____ Processes incoming mail to the loan services department.
- _____ _____ 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:

High School or equivalent

Minimum Experience:

2 Years

Minimum Field of Expertise:

Knowledge of credit union loan operations.

Skills: Administrative:

Balance figures

Compute totals

Input data

Verify calculations

Skills: Machine:

Calculator

Personal Computer

Supervises: Level:

May oversee student, temporary and/or casual 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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