



## Consumer Loan Processor, Credit Union Job Description

### JOB INFORMATION

<i>Job Code:</i>	115027
<i>Job Title:</i>	Consumer Loan Processor, Credit Union
<i>FLSA Status:</i>	Non-Exempt
<i>Supervisory:</i>	May oversee student, temporary and/or resource workers.
<i>Job Family:</i>	Credit Union
<i>Job Family Group:</i>	Accounting, Finance and Banking
<i>Management Level:</i>	7 Individual Contributor

### JOB SUMMARY

Processes consumer loan product applications and performs related tasks. Generates and finalizes loan documents. Sets up and disburses loans. Audits completed loan files to ensure accuracy and adherence to applicable laws, regulations, policies, and procedures. Responds to inquiries and fulfills various lending requests from members and internal staff. Assists members in completing documents accurately. Serves as part of the lending team.

### JOB QUALIFICATIONS:

#### Education

<i>Req</i>	<i>Pref</i>	<i>Degree</i>	<i>Field of Study</i>
X		High school or equivalent	

#### Additional Education

**Check here if experience may substitute for some of the above education.**

Combined experience/education as substitute for minimum education

#### Work Experience

<i>Req</i>	<i>Pref</i>	<i>Work Experience</i>	<i>Experience Level</i>
X		1 year	at a credit union or financial institution, interpreting and applying pertinent policies, procedures, regulations, and requirements
	X	3 years	at a credit union, interpreting and applying pertinent policies, procedures, regulations, and requirements

#### Additional Work Experience

**Check here if education may substitute for some of the above work experience.**

Combined experience/education as substitute for minimum work experience

#### Knowledge, Skills and Abilities

<i>Req</i>	<i>Pref</i>	<i>Functional Skills</i>
X		Knowledge of basic consumer loan products and services.
X		Demonstrated experience processing DMV paperwork.

## Knowledge, Skills and Abilities

<i>Req</i>	<i>Pref</i>	<i>Functional Skills</i>
X		Demonstrated ability to work independently with minimal supervision, deftly handle time-sensitive matters, and meet strict deadlines in a financial services environment.
X		Demonstrated experience with office management software/tools (e.g. Google suite, Slack, Skype).
	X	Demonstrated consumer lending experience.
	X	Knowledge of credit union service standards and loan operations, as well as all relevant local, state, and federal regulations governing financial institutions.
	X	Working knowledge of out of state DMV policies and procedures, as well as collateral handling for various loan types.

## Other Job Factors

### JOB ACCOUNTABILITIES

	<i>% Time</i>	<i>Essential</i>	<i>Marginal</i>	<i>N/A</i>
Processes consumer loan product applications and performs related tasks in accordance with applicable rules, regulations, laws, and guidelines. Assists team members and other departments with lending guidelines and loan documentation questions. Explains debt responsibilities (e.g., due date, late charges, payroll deduction obligations) to members. Explores other lending alternatives with members, as appropriate.				
Reviews and evaluates information disclosed on various member consumer loan applications. Uses credit scoring, sound lending practices and judgment to make lending recommendations or decisions. Reviews and funds consumer loans (e.g., credit cards, vehicle loans, solar loans) in accordance with credit union guidelines.				
Posts loan transactions and audits loan files. Audits completed loan files to ensure accuracy and adherence to applicable laws, regulations, policies, and procedures. Collects and verifies appropriate documentation for various loan transactions (e.g., income verification, vehicle registration, credit reports). Prepares documents and loan records in order to fund approved loans. Generates and finalizes loan documents. Sets up and disburses loans, ensuring that all required documentation is properly signed and received.				
Secures liens on collateral for various loan products (e.g., vehicle loans, HELOCs, solar loans) in accordance with state/agency guidelines. Processes loan applications and documents for securing collateral. Assists members in completing documents required to perfect a lien on consumer loan collateral. Processes DMV paperwork and assists members in completing paperwork accurately. Communicates with dealers, lease companies, and various third parties to perfect titles.				
Fulfills various lending requests from members and internal staff. Responds to inquiries via phone, email, and other business communication platforms (e.g., Slack). Gathers and analyzes member data to respond to inquiries and offer customized solutions.				
Completes all required training to maintain compliance with all job-related applicable laws, regulatory requirements, and procedures.				

## Other Requirements

<i>Essential:</i>	<i>Emergency Response/Recovery</i>	<i>Essential:</i>	<i>Mandated Reporter</i>
	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		A mandated reporter who in his or her professional capacity has knowledge of, or reasonably suspects a person who is under the age of 18 years, elderly, or a dependent adult has been the victim of abuse or neglect must report the suspected incident. The reporter must contact a designated agency immediately or as soon as practically possible by telephone or in writing within 36 hours. By virtue of the associated job duties, this position qualifies as a mandated reporter as required by state law

**Other Requirements**

<i>Essential:</i>	<i>Emergency Response/Recovery</i>	<i>Essential:</i>	<i>Mandated Reporter</i>
	efforts, and mobilize other staff members if needed.		and USC's policy at: <a href="https://policy.usc.edu/mandated-reporters/">https://policy.usc.edu/mandated-reporters/</a>
<i>Campus Security Authority (CSA)</i>			<i>Essential:</i>
By virtue of the associated job duties, this position qualifies as a Campus Security Authority as required by law and USC's policy at: <a href="https://dps.usc.edu/alerts/clery/">https://dps.usc.edu/alerts/clery/</a>			No

**ACKNOWLEDGMENTS**

The above statements reflect the essential and non-essential functions as necessary to describe the principle contents of the job. They are not intended to be a complete statement of all work requirements or duties that may be required of the position. I understand that I may be asked to perform other duties as assigned. USC reserves the right to add or change duties at any time.

The University of Southern California is an Equal Opportunity Employer. USC prohibits discrimination on any basis protected under federal, state, or local law, regulation, or ordinance or university policies. All employment decisions are based on individual qualifications and business need.

I acknowledge receipt of this job description and its associated physical requirements. I have read and understand the job description and job requirements and agree to abide by their contents. I realize that duties may be requested of me that are not specifically stated herein. I understand that I will be expected to adjust to potential fluctuations in work volume. I understand that, if I have any questions about the essential functions or expectations of my position, my supervisor and/or HR partner are available to discuss them with me.

\_\_\_\_\_

Print Employee Name

\_\_\_\_\_

Signature

\_\_\_\_\_

Date

\_\_\_\_\_

Print Manager Name

\_\_\_\_\_

Signature

\_\_\_\_\_

Date

This job description describes the general nature and level of work required by the position. It is not intended to be an all-inclusive list of qualifications, skills, duties, responsibilities or working conditions of the job. The job description is subject to change with or without notice, and Management reserves the right to add, modify or remove any qualification or duty. Nothing in this job description changes the existing at-will employment relationship between the university and the employee occupying the position.