



Lending Support Specialist (Credit Union) Job Description

JOB INFORMATION

<i>Job Code:</i>	115025
<i>Job Title:</i>	Lending Support Specialist (Credit Union)
<i>FLSA Status:</i>	Non-Exempt
<i>Supervisory:</i>	May oversee staff, students and/or resource employees
<i>Job Family:</i>	Credit Union
<i>Job Family Group:</i>	Accounting, Finance and Banking
<i>Management Level:</i>	7 Individual Contributor

JOB SUMMARY

Provides high-quality service to members and internal staff at various stages in the loan process. Processes loan transactions and related requests. Processes loan adjustments, secures and releases collateral, and audits loan files. Provides technical guidance to internal staff as needed. Assists in developing procedures and guidelines for various loan functions. Serves as a 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		
	X	Bachelor's degree	Finance	Or
	X	Bachelor's degree	Business Administration	Or
	X	Bachelor's degree	Accounting	
	X	Bachelor's degree	in related field(s)	

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		3 years	experience at a credit union or financial institution, interpreting and applying pertinent policies, procedures, regulations, and requirements.	
	X	5 years	experience 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

Req	Pref	Functional Skills
X		Demonstrated experience processing DMV paperwork.
X		Demonstrated ability to work independently with minimal supervision, deftly handle time-sensitive matters, and meet strict deadlines in a financial services environment.
X		Excellent written and oral communication skills, and an exemplary attention to detail.
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.

Other Job Factors

JOB ACCOUNTABILITIES

	% Time	Essential	Marginal	N/A
Fulfills various lending requests from members and internal staff. Processes loan transactions (e.g., payoff exceptions, charge-offs, insurance settlements). Provides technical guidance to internal staff as needed. 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.				
Coordinates and processes title releases on paid-off loans. Conducts title research (electronic and paper) and Electronic Lien and Title (ELT) exception reviews. Processes payoffs and insurance settlements. Submits reporting of vehicle loan lien status data to management.				
Secures liens on collateral for various loan products (e.g., vehicle loans, HELOCs, solar loans) in accordance with state/agency guidelines. Processes DMV paperwork and assists members in completing paperwork accurately. Communicates with dealers, lease companies, and various third parties to perfect titles. Processes requests (e.g., add-ons, refunds, filing claims) related to collateral protection insurance (CPI), credit life and disability insurance, debt protection, guaranteed asset protection (GAP), and extended vehicle warranty programs. Processes and services credit union employee loans and corporate credit card accounts, as needed.				
Reviews exception reports and performs loan research to identify errors or issues impacting member accounts. Posts loan adjustments to correct or modify loan files (e.g., payment or fee reversals, interest refunds, due date changes). Resolves issues related to credit bureau disputes via E-Oscar.				
Assists in developing procedures and guidelines for various loan functions (e.g., loan processing, file maintenance). Audits completed loan files to ensure accuracy and adherence to applicable laws, regulations, policies, and procedures.				
Promotes an environment that fosters inclusive relationships and creates unbiased opportunities for contributions through ideas, words, and actions that uphold principles of the USC Code of Ethics.				

Other Requirements

Essential:	Emergency Response/Recovery	Essential:	Mandated Reporter
	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.		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 and USC's policy at: https://policy.usc.edu/mandated-reporters/

<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: https://dps.usc.edu/alerts/clery/	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.