

LOAN OFFICER

Job Description

Connected Credit Union is growing and currently accepting applications for a full-time loan officer in its Augusta location. We are looking for a member focused, dynamic, team oriented individual with a passion for lending and values high standards of professionalism and business integrity. Successful candidate must be a service-oriented, analytical thinker and results oriented individual, who is able to meet goals and objectives in a fast-paced environment. If this sounds like you, we'd love to talk to you about joining our team. If you have experience in financial services, mortgage lending, loan processing, finance, or customer service, this may be a great position for you!

This individual will process, underwrite, and approve consumer and mortgage loans in compliance with Federal regulations and credit union lending policies.

Desired Qualifications

- 2+ years' financial industry experience
- Advanced education is preferred; minimum of high school diploma or GED
- Experience meeting and exceeding sales goals and ability to cross sell/refer products
- Ability to assist members with their loan requests and perform all aspects of lending functions and account maintenance
- Intermediate to advanced knowledge of consumer and home equity loans. Some mortgage experience preferred
- Comprehensive knowledge of credit union history and its philosophy
- Ability to multi-task and work with a sense of urgency in a high volume and sometimes stressful work environment
- Working knowledge of local, state, and federal laws/regulatory requirements related Truth in Lending and Bank Secrecy Act
- Demonstrated ability to work effectively, both collaboratively and independently, with moderate supervision
- Strong oral and written communication skills
- Excellent interpersonal skills and ability to build and maintain positive working relationships with members, business partners, and co-workers

Licenses, Certifications, Registrations, Training

- Required to obtain Nationwide Mortgage Licensing System (NMLS) within 30 days of hire
- Annual NMLS renewal required
- Develop knowledge and skills through offered training classes or on-the-job experience

Essential Job Functions

- Provide excellent member service to members
- Seek to deepen member relationship by delivering solutions to members' lending needs
- Identify and recommend additional lending opportunities to increase relationships with members
- Refer and promote all credit union products and services to meet member needs
- To serve on the after-hours/weekend schedule for our indirect lending program on a rotating basis.
- Ability to analyze, research, and resolve member needs from the simplest to those of high complexity
- Provide support to colleagues in the facilitation of the loan application from initial submission to loan funding
- Adhere to all local, state, and federal laws/regulatory requirements related to functional areas including Truth in Lending, Reg. B, and Bank Secrecy Act, as well as to credit union policies and procedures
- Perform other duties as assigned

Benefits

In addition to a pleasant, positive working environment, Connected Credit Union offers competitive wages, sales commission, 100% of premium for medical and dental insurances, long term disability and life insurance, 401K plan with 100% match up to 6%, paid holiday, PTO and educational/tuition reimbursement benefits.

Apply by email: Rick Lachance, CEO, rlachance@connectedcreditunion.org

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