

Santa Cruz Community Credit Union

**Job Description**

**Consumer Loan Specialist**

Department: Consumer Lending

Grade: 8

Reports: Consumer Lending Manager

Classification: Non-Exempt

Supervises: 0 Indirect: 0

Revised Date: 01.22.2021

**Role:** Under general supervision, the Consumer Loan Specialist will provide support to the Consumer Lending and Credit Support teams. This position will perform a variety of duties that may include:

**ESSENTIAL FUNCTIONS- *Listed below are some of the essential functions to carry out this job.***

- Fund individual dealers daily via ACH transactions.
- Conduct member interviews on all new Indirect applications
- Verification of insurance for all indirect applications.
- Proof and audit indirect contract packages as submitted by dealers; note and submit exceptions for potential waiver by authorized personnel.
- Enter financial and consumer information in system; validate rates and finance charge for regulatory compliance.
- Manage incoming mail and log new contracts.
- Process, fund, upload and prepare all fundable contracts.
- Respond to dealer inquiries regarding funding delays and acceptable documentation. Review returned audit letters that require further investigation and refer to management.
- Manage customer and dealer inquiries and take appropriate action as needed.
- Produce and distribute/mail regulatory documents to members.
- Monitor & review delinquent accounts on a daily basis as assigned by the collection team.
- Make outbound collection calls in a professional manner while keeping & improving customer relations.
- **Collect member payments in accordance with payment due dates.**

**QUALIFICATIONS:**

To perform this job successfully, an individual must be able to perform each essential duty satisfactorily, possess strong ethics and be bondable at the Credit Union. The requirements listed below are representative of the knowledge, skill, and/or ability required.

**EDUCATION**

- High School Diploma or GED

**PRIOR EXPERIENCE:**

- 1+ years of experience in one or a combination of the following: customer service, loan administration, collections, or sales environment.
- Bilingual Spanish a plus

**OTHER SKILLS AND ABILITIES:** Requires thorough knowledge of Credit Union products and services. Strong organizational, verbal, and written communication skills required. Must be able to operate all basic office equipment and must be PC literate with Windows applications.

**LANGUAGE SKILLS:** Must possess excellent oral and written communication skills in English. Ability to effectively present information and respond to questions from members, staff and the public in English.

**MATHEMATICAL SKILLS:** Strong mathematical and calculations skills are mandatory. Ability to calculate figures and amounts such as discounts, interest, commissions, proportions, and percentages.

**CERTIFICATES, LICENSES, REGISTRATIONS:** Must be bondable.

**Physical Requirements and Work Environment**

Physical Demands: The physical demands described here are representative of those that must be met by an employee to successfully perform the essential functions of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

- While performing the duties of this job the employee is regularly required to remain in a stationary position up to 75% of the time.
- The person in the position will communicate with employees and vendors to convey information and must be able to exchange accurate information with them, and in an efficient and effective manner.
- The person will constantly operate computer equipment using a keyboard, 10-touch keypads and other like office equipment to accurately calculate figures and input data.
- The employee is occasionally required to climb or balance. The employee must frequently move up to 10 pounds and occasionally move up to 25 pounds.
- Specific vision abilities required by this job include close vision, distance vision and ability to adjust focus.
- The noise level in the work environment is usually moderate.

**Work Environment:**

The work environment characteristics described here are representative of those an employee encounters while performing the essential functions of this job in an indoor office environment. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

**Disclaimer:**

Knowledge, skills and abilities included have been determined to be the minimal standards required to successfully perform this position. In no instance should the functions, responsibilities and requirements delineated be interpreted as all-inclusive. Additional functions and requirements may be assigned by supervisors as deemed appropriate. In accordance with the Americans with Disabilities Act, reasonable accommodations may be made however, no accommodations will be made which may pose a serious health or safety risk or will impose undue hardship on the organization. Job descriptions are not intended as and do not create employment contracts. Santa Cruz Community Credit Union maintains its status as an at-will employer.

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Printed Employee Name

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Date

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Employee Signature