

Cherokee Strip Credit Union Job Description

Position: Lending Advisor II

Reports To: Loan Manager

Department: Consumer Lending

Status: Non-Exempt

Date: October, 2019

Grade: 9

SUMMARY:

Under the direction of the Loan Manager, the Lending Advisor II conducts non-monetary transactions between Members and the Credit Union, handles routine member transactions, inquiries & problems and maintains favorable Member/Associate relations. The Lending Advisor strives to improve the quality of life for each member by providing personal and professional service that results in a lifetime relationship. Goals for this position are excellent member relations, prompt, friendly service, transaction quality, transaction efficiency and teamwork.

Major duties:

- a) Be familiar with word and excel and/or willing to become proficient taking classes
- b) Able to handle heavy phone volume in a professional matter.
- c) Retain training in order to answer the majority of member's questions.
- d) Open new members accounts and cross sell our products
- e) Close loans and educate members on all our products & Services.
- f) Have the desire to learn all areas of lending.
- g) Looking for a future and willing to accept challenges.
- h) Looking for a person who is always researching ways to do the job faster and more efficient.
- i) Must be able to handle members with all types of problems, including collection of past due accounts.
- j) Be the face of the Credit Union & Loan department
- k) Present & Leave a lasting impression to our members
- l) Maintain a professional work environment and business-like appearance

Loan duties:

Receive and process all indirect loans

File all Mortgage Releases (satisfaction) with Kay County Clerk

Process checks and file proper lien documents for HELOC loans:

1. Title search check at Kay County Clerk's office
2. Pay mortgage tax at Kay County Treasurer's office
3. File lien fee at the Kay County Clerk's office
4. Administering court legal action/foreclosures and maintaining applicable records and reports.

ESSENTIAL DUTIES AND RESPONSIBILITIES:

- Acts as a Host in the Lobby, helping keep Lobby neat and refreshed. Greet and welcome members to the credit union in a courteous, professional and timely manner. Directs members to appropriate associates for assistance.
- Process basic transactions for members including deposits, withdrawals, transfers and loan payments with accuracy.
- Perform a wide range of transactional duties to serve members by receiving or paying out funds with high accuracy. Maintain accurate transactional records.
- Responsible for appearing for county court dates for legal filings and processing all documentation.

- Provide a variety of member savings, share draft/checking and credit account transactions, as well as member service.
- Assist with mail or e-mail transactions when available.
- Answer and direct all incoming phone calls.
- Assist members with transfer forms, debit originations, ACHs, stop payments, etc.
- Assist members in completing wire transfer forms.
- Transfer funds between accounts as requested by members over the counter or by phone.
- Assist members with online banking.
- Working knowledge of current Bank Secrecy Act rules and regulations. Maintains compliance with Bank Secrecy Act, OFAC, and USA Patriot Act including accurate completion of CTR, Monetary Instrument Log, following the Customer Identification Program for new customers, monitoring for and reporting suspicious activities to Supervisor or Compliance Officer.

- Promotes excellent member relations by consistently providing extra ordinary member service with a friendly demeanor, can-do attitude, and willingness to help at all times. Ensures prompt, efficient and courteous service by providing professional, pleasant greetings, making eye contact and smiling.

- Research and resolve discrepancies. Report any discrepancies to the supervisor as necessary. May help other teller's research and resolve discrepancies.
- Maintain an up-to-date and comprehensive knowledge on all credit union products and services that are handled or promoted thru Lending. Maintain an up-to-date and comprehensive knowledge on all related policies and procedures, rules and regulations for the Lending department, including robbery procedures.
- Promote, explain and cross-sell other credit union services such as consumer and mortgage loans, IRAs, certificates, safe deposit boxes, debit cards, on-line banking and bill pay.

- Has a developed rapport with the member base, greets/addresses members by name, has knowledge of account ownership, is responsive and timely with service, correspondence and problem resolution while always displaying a helpful and caring attitude. Maintains a position of trust and responsibility by keeping all member business confidential.
- Handles member situations/problems with sensitivity, confidentiality, tact and professionalism. Acts with confidence by answering or finding the answers to member questions and finding solutions to member issues.
- Handles member inquiries/transactions over the phone. Answers the phone by the third ring, using the standard Cherokee Strip greeting. Gathers all relevant information and makes every effort to assist the member. If unable to help, transfers the member to the appropriate associate/department, relaying all information so the member does not have to repeat themselves.
- Initiate conversations to uncover members' financial service needs beyond the immediate transaction. Successfully educates and informs members of their product and service options and refers member to the appropriate associate/department when necessary.
- Actively promotes Credit Union products and services so that each member maximizes their relationship with the Credit Union. Encourages members to use the cooperative to their full advantage. Consistently meets or exceeds established goals by performing these consistent behaviours (Every Member, Every Time):
 - Asks financial questions to engage the member in conversation.
 - During a member transaction, takes the opportunity to recommend alternative products or services.
 - Responds to clues from the member by recommending an appropriate product or service and explains what the product or service will do for them.
 - When uncertain of what a member needs, asks for clarification.
 - Recognizes opportunities and refers members to a Loan Officer for assistance.
 - Interviews members and explains available products and services (including CMAs, Certificates, etc.) and counsels them when necessary.

- Coordinate the inventory records and ordering for offices supplies.

QUALIFICATIONS:

Education: Equivalent to high school diploma/GED.

Experience: Some college preferred; plus one to three years related sales/service experience in a financial institution.

- **Interpersonal Skills:** Courtesy, tact, and diplomacy are essential elements of the job. Work involves personal contact with others inside and/or outside the organization, generally regarding routine matters for purposes of giving or obtaining information which may require some discussion.

Performance Measurements:

1. Provide friendly, professional and personal service as well as support to all Members and Associates.
2. Troubleshoot and resolve customer and internal inquiries in a timely, friendly and accurate manner.
3. Proactively seek opportunities to identify appropriate products and services for the betterment of the member.
4. Maintain a dependable record of attendance and timeliness.

Knowledge, Skills and Abilities:

- Must have good written and verbal communication, interpersonal skills, analytical ability, and organizational skills.
- Must also use independent judgment in making decisions.
- Ability to read, write and speak English.
- Ability to perform basic math calculations.
- Proficient use of office equipment, such as telephone, computer, fax machine and calculator.
- Must be able to handle multiple tasks at once and maintain a solid state of organization.
- Must have good problem-solving skills.
- Ability to work as a team member.
- **Work Environment:** The work environment characteristics described here are representative of those an employee encounters while performing the essential functions of this job. The noise level in the work environment is usually moderate.
- **Physical Demands:** Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions. 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. While performing the duties of this job, the employee is regularly required to sit; use hands to finger, handle, or feel objects, tools, or controls; and talk or hear. The employee frequently is required to reach with hands and arms. The employee is occasionally required to stand, walk, stoop, or kneel. The employee must occasionally lift and/or move up to 50 lbs. Specific vision abilities required by this job include close vision, distance vision, color vision, and the ability to adjust focus.

I certify that I have received a copy of this document on the date below, reviewed the requirements of this position with Human Resources, understand them, accept them, and agree to perform them to the best of my abilities. I also understand this is not a contract or guarantee of employment.

I further understand the duties and responsibilities stated herein may not be all inclusive to this position.

Associate Name (printed)

Date

Associate Signature