

**KAUAI FCU
 Job Description**

Job Title: Lead Consumer Loan Officer	Effective Date: August 2022
FLSA Status: Non-exempt	
Reports to: Loan Manager	
PURPOSE AND SCOPE	
<ul style="list-style-type: none"> • Serves as a resource to members in meeting their credit needs. Provides basic counseling to members seeking credit and is able to make sound lending decisions. • Understands the mission of the credit union. Exercises sound judgment in making decisions that are mutually in the interest of the member and the credit union within the framework of the credit union's mission. • Assist lending manager to executing the Credit union's short and long term consumer lending strategies. • Assist lending staff to perform daily consumer lending function. 	
ESSENTIAL JOB FUNCTIONS	
1. Originates consumer loans including HELOCs. Conducts loan interviews, provides basic counseling on management of financial affairs, and makes decisions on the approval, denial or counter offer of requests for credit. This also includes the ability to recommend appropriate financing options and countering the member's request with an appropriate alternative.	
2. Ensure that loan applications are processed timely through effective management of an appointment calendar and application queues (including in-branch, online, and indirect).Assigns incoming loan inquires evenly among available staff.	
3. Works with the Lending Manager and Credit Recovery Officer to prepare periodic reports, such as ALLL and Large problem credit report.	
4. Maintains a thorough understanding of the systems and processes in place to support the lending function. Works with the Loan Manager to optimize processes and develop written procedures. Participates in the implementation and development of new systems and processes.	
5. Assists with training for loan officers and Relationship Agents	
6. Understands the credit union's underwriting standards. Analyzes credit reports, income verification, collateral and other financial data in order to form a sound lending decision.	
7. Maintains a working knowledge of the credit union's products and services, as well as industry-standard financing options so as to provide sound advice to the membership.	
8. Coordinates the loan application and approval process to include proper disclosures, timelines, due diligence, and documentation. Prepares loan files that are accurate and complete.	
9. Carries out responsibilities in accordance with credit union policies and procedures, as well as state and federal lending regulations.	
10. Serves as a resource to staff regarding the credit union's lending products and services.	
11. Assist with the monitoring and resolution of delinquent accounts.	

12. Must comply with applicable policies, laws and regulations, including but not limited to the Bank Secrecy Act, the USA PATRIOT Act, Office of Foreign Assets Control, and the Equal Credit Opportunity Act.
13. Performs other duties as assigned including audit process working with Loan service specialist
14. Answer incoming phone calls. Ensure that callers' questions are answered and needs are met in a timely manner

SUPERVISION RECEIVED
<ul style="list-style-type: none">• Able to work with minimal direct supervision from the Lending Manager.• Empowered to solve problems in a professional and timely manner• Exercise discretion and independent judgment in tasks/situations detailed in departmental procedures
MANAGEMENT/SUPERVISORY RESPONSIBILITIES
<ul style="list-style-type: none">• None

MINIMUM EDUCATION AND/OR EXPERIENCE
<ul style="list-style-type: none">• Two-year college courses and/or the equivalent of• Four years financial institution/Loan Services and customer service experience preferred

PHYSICAL DEMANDS
<p>Work Environment:</p> <ul style="list-style-type: none">• "Moderate" noise level in an enclosed air-conditioned facility (e.g., office with computers, printers, work area with light traffic, telephones, etc.).• May require continuous communication via telephone and other electronic messaging for up to 4 hours.• Usually indoor work with occasional work outdoors.• Must be able to lift, push, and pull a minimum of 25 lbs.• Must be able to operate office equipment such as: computer, typewriter, fax, telephone, photocopier, and calculator.• Position may require prolonged sitting, standing, and walking.

TRAVEL REQUIREMENTS

Some travel may be required to attend meeting/educational offerings by car or aircraft to various locations throughout the United States. The length of the travel varies by purpose.

ATTENDANCE REQUIREMENTS

- Please note that scheduled attendance requirements may change due to business needs.
- Scheduled days of work when the credit union is open:
 - hours may include Monday – Thursday, 7:45am-4:30pm. Friday: 8:00am-5:30pm
- Must be able to work additional hours, weekends, and Holidays as needed.