

**KAUAI FCU  
Job Description**

<b>Job Title: Loan Officer</b>	<b>Effective Date: 12.2023</b>
<b>FLSA Status: Non-Exempt</b>	
<b>Reports to: Lending Manager</b>	
<b>PURPOSE AND SCOPE</b>	
<ul style="list-style-type: none"> <li>• 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.</li> <li>• 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.</li> <li>• Represents the credit union in a courteous and professional manner.</li> </ul>	
<b>ESSENTIAL JOB FUNCTIONS</b>	
1. 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. May be asked to assist as a member resource for mortgage loans and business loans, as needed. Also will be able to originate HELOCs.	
3. 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.	
4. 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.	
5. Ensures that loan applications are processed timely through effective management of an appointment calendar and application queues (including in-branch, online, and indirect).	
6. Coordinates the loan application and approval process to include proper disclosures, timelines, due diligence, and documentation. Prepares loan files that are accurate and complete.	
7. Carries out responsibilities in accordance with credit union policies and procedures, as well as state and federal lending regulations.	
8. Serves as a resource to staff regarding the credit union’s lending products and services.	
9. Assist with the monitoring and resolution of delinquent accounts.	
10. Performs other work as assigned.	

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

<b>IDEAL EDUCATION AND/OR EXPERIENCE</b>
<ul style="list-style-type: none"><li>• Two-year college courses and/or the equivalent of</li><li>• Four years financial institution/Loan Services and customer service experience</li></ul> <p><b>For Internal Promotions:</b></p> <ul style="list-style-type: none"><li>• Above average performance rating from the previous two annual performance evaluations, and</li><li>• Financial institution related educational courses/seminars (e.g., HCUL, CUNA, FEAH, etc.) as recommended by management:</li></ul>
<b>CERTIFICATES, LICENSES, REGISTRATIONS REQUIRED</b>
NMLS- stay current with Nationwide Mortgage Licensing System to originate HELOC
<b>KNOWLEDGE/SKILLS REQUIRED</b>
Stay current with State and Federal rules and regulations pertaining to all aspects of Lending; Must be able to communicate (verbally and in writing) clearly in the English Language.
<b>REASONING/DECISION-MAKING/PLANNING ABILITY</b>
Must be able to make good decisions dealing with members, employees, and the public in a timely manner.
<b>CUSTOMER/MEMBER INTERFACE</b>
Daily and direct, face-to-face contact with external and/or internal customers or members; to be followed up with correspondence, telephone, electronic messaging, etc.

### PHYSICAL DEMANDS

**Work Environment:**

- “Moderate” noise level in an enclosed air-conditioned facility (e.g., office with computers, printers, work area with light traffic, telephones, etc.).
- 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.

Must be able to regularly travel between the credit union’s offices in order to ensure effective operations, and to attend required meetings and training sessions.

### ATTENDANCE REQUIREMENTS

**Please note that scheduled attendance requirements may change due to business needs.**

Scheduled days of work when the credit union is open:

Monday through Thursday 7:40 a.m. – 4:40 p.m.

Friday staggered shifts (CU hours: 8:30 a.m. – 6:00 p.m.)

Must be able to work additional hours, weekends, and Holidays as needed.