



## Consumer Loan Underwriter

### Job Description

The Consumer Loan Underwriter is responsible for representing the financial interests of both our Members and the Credit Union. The Consumer Loan Underwriter will be responsible for reviewing, analyzing, approving, and underwriting consumer requests and products within Credit Union and industry guidelines and is responsible for timely turnaround on applications as well as for performance of loans written.

### Essential Functions & Responsibilities:

- Review credit applications for various types of consumer loans and analyze applicable information (credit reports, collateral valuation, legal documents, etc.) in order to render credit decision in accordance with lending policies.
- Use discretionary judgment for credit decisions not conforming to lending policies and consult with Lending Manager.
- Proactively seek other lending opportunities for each credit applicant.
- Identify and assist in the development of new loan products.
- Respond to and resolve MSR inquiries in a timely manner and facilitate assistance from other staff as appropriate.
- Constantly develop greater knowledge in all areas of credit union operations.
- Maintains an in-depth knowledge of the Credit Unions policies and procedures as well as regulations and compliance, both state and federal. Required to attend or participate in necessary compliance training. Adheres to Credit Unions service standards and values.
- Assist Lending Manager in performing other duties and responsibilities as needed to ensure organizational success.
- Represent the Credit Union in a professional and friendly manner, both internally and within the community

## Experience and Education:

Experience - 3 to 5 years of similar or related experience. Credit union experience preferred.

Education – 4 year Degree in Business or Finance.

Other Skills/Abilities Must have good communication skills. Knowledge and proficient use of Microsoft computer applications to include Word, Excel and Adobe Acrobat. Must be capable of operating all types of office equipment including computer, copy machine, fax and telephone.

Certificates, Licenses, Registrations:

Notary Public (or be willing to obtain)

Mortgage License Originator (or be willing to obtain)

## 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.

Job Type: Full-time

Schedule: Monday to Friday

Location: Williamsville, New York

Pay: From \$23.00 per hour

Supplemental Pay: Bonus pay

Benefits:

- 401(k)
- 401(k) matching
- Dental insurance
- Disability insurance
- Employee assistance program
- Flexible spending account
- Health insurance
- Life insurance
- Paid time off
- Vision insurance