

LOAN OFFICER

Rutgers Federal Credit Union is seeking a Loan Officer

General Summary

We are seeking a motivated, experienced Loan Officer who is prepared to make a difference in the lives of our members. Reporting to the Branch Manager, the Loan Officer is responsible to act as a liaison between members and Rutgers Federal Credit Union (RFCU) to ensure that all loan applications are reviewed and decided in an accurate and timely manner consistent with the credit union approved policies and procedures.

Essential Functions

- Work with members in person and via the telephone, review applications for completeness, evaluates the loan for approval; approves, denies or counters the loan applications, advises the member of the final decision, and completes the final processing of the request.
- Evaluate credit and financial histories to determine the needs and recommend the right loan product(s) to help meet their goals
- Ensure that the loan files are complete and accurate.
- Build member loyalty and cross-sell credit union products and services
- Review active loan files daily to determine if any documents are missing or what can be done to help the process along
- Ensure that all information and transactions regarding credit union members are kept confidential.
- Maintain the security of the work area and keep it organized and neat in appearance.
- Working cooperatively in a team environment with other staff members during peak work periods while maintaining superior member service and preserving accounting accuracy.
- Go the "extra mile" to build trust relationships, member loyalty and satisfaction throughout the underwriting process
- Operates in compliance with laws and regulations and adhere to lending compliance guidelines
- Perform tasks assigned by Management, which are commensurate with position.
- Participate in continuing education as approved by the President/CEO.
- Attend meetings as required.

On an as-needed basis, the following tasks may also need to be performed:

- Assist in any sales or promotional activities
- Other duties and projects as assigned by the President/CEO or Vice President
- Perform routine member transactions via telephone or in person
- Process member applications, establish new accounts for eligible members, and cross-sell the financial services that best meet the needs of the member.
- Act on behalf of the Loan Processor in an emergency/relief capacity

Requirements

- Excellent communication and interpersonal skills
- Must possess strong problem-solving skills
- Proven working experience in a loan department
- Solid understanding of lending products and practices
- Ability to work in a goal-oriented environment
- Licensed, or ability to obtain a license from the National Mortgage Licensing System (NMLS)
- Able to analyze financial records and transfer data
- Proficient computer skills, including Microsoft Office Suite and familiarity with banking applications/software

To apply, please send your resume to jobs@rutgersfcu.org