

Member Service Representative II / Retail Lending
Bronco Federal Credit Union

POSITION: Non-Exempt
JOB TITLE: Member Service Representative II / Retail Lending
DEPARTMENT: Retail
SUPERVISOR: Lending Manager

GENERAL JOB DESCRIPTION

Performs a broad range of member service activities with a focus in retail lending primarily by telephone, internet, mail, and occasionally in person. Responds to questions and/or provides information upon request from members and potential members (internal and external). Assists members and potential members in understanding and utilizing products and services offered. Performs duties such as loan interviewing/processing, reviewing lending reports, opening new accounts, and servicing existing accounts.

MAJOR DUTIES AND RESPONSIBILITIES

- Actively take incoming calls and make outgoing calls
- Interview loan applicants to gather required information needed for credit applications before submitting to a Loan Officer
- Explain loan options/products, rates, terms, and collateral requirements
- Evaluate and discuss loan alternatives with members and potential members
- Obtain additional information as requested by Loan Officer
- Process, follow up, and disburse all loan requests in a timely manner
- Perform other lending related duties such as gathering insurance information, discussing Debt Protection, and selling GAP and/or Warranty products to loan applicants
- Thoroughly examine credit reports while assisting members for potential refinances from other financial institutions
- Access lending reports to further evaluate credit reports for potential refinances that will benefit the member and perform cold calls to discuss these options
- Consistently meet/exceed monthly goals assigned
- Assist Indirect Lending Department as needed, including talking to Indirect Dealership Representatives
- Decision loans according to BFCU policy
- Open new accounts offered by BFCU such as: Share, Share Draft, CDs, etc.
- Provide efficient and accurate service with attention to detail in processing all transactions such as; loan payments, loan and account maintenance, wires, issuing checks, stop payments, deposits, withdrawals, etc.
- Utilize tact and experience based knowledge, researches and resolves member inquiries explaining specific policies, procedures, and products while representing BFCU in a professional manner and maintaining positive member relations
- Provide financial consultation to members as required
- Provide accurate information regarding loans, accounts, additional products/services, policies, and procedures
- Responsible for learning existing and new products and services in order to provide solutions to members' financial needs
- Responsible for developing and maintaining member relationships
- Responsible for researching and responding to staff inquiries
- Maintain compliance with applicable statutes and regulations including, but not limited to, BSA
- Perform other related duties as assigned

QUALIFICATIONS FOR THE JOB

To perform this job successfully, an individual must be able to perform each duty satisfactorily. The requirements listed below are representative of the knowledge, skill, and/or ability required. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

- Associate's Degree from an accredited College/University or High School Diploma (GED) and at least 3 years of retail lending experience
- Excellent oral and written communication skills
- Skill and ability to organize and prioritize work
- Excellent math skills and attention to detail with the ability to accurately and efficiently process member transactions
- Skill and ability to meet people and actively listen in order to effectively match products to their needs
- Ability to work well within a team in a fast-paced, rapidly evolving environment
- Ability to deal with stressful situations and interruptions. Ability to be flexible. Ability to multi-task.
- Excellent time management skills
- Ability to be persistent in cross selling products
- High aptitude for learning
- Ability to effectively establish rapport, present information, and respond to member and staff questions
- Ability and willingness to explain and sell products and services
- Ability to read, analyze, and interpret policies and procedures furnished in written, oral, or schedule form
- Is consistently at work and on time; ensures work responsibilities are covered when absent
- Ability to work minimal overtime as necessary
- Ability to calculate figures and amounts such as simple interest, percentages, pro-rata, and discounts
- Ability to apply concepts of basic accounting
- Ability to utilize standard office equipment including but not limited to: PC, fax, copier, telephone, postage machine, etc.
- Ability to accept minimal travel

PHYSICAL REQUIREMENTS

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. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

- Regularly required to sit or stand for extended periods of time. Walk and stoop occasionally.
- Use hands and fingers. Reach with hands and arms
- Talk and hear.
- Lift or move up to 30 lbs. occasionally.
- Close vision and the ability to focus.