



## GULF COAST FEDERAL CREDIT UNION

### POSITION DESCRIPTION

**Position:** Member Service Originator Updated 10/2019

**Department:** Lending

**Purpose:** To assist the Underwriters in processing of loans using established policies, guidelines and lending principles set forth by the Board of Directors. To open accounts for members by processing paperwork following credit union policy and procedures. To provide overall account/loan services/products for members.

**Scope:** Must comply with applicable statutes and regulations including, but not limited, to the Bank Secrecy Act, the USA Patriot Act, and follow all policies and procedures set forth by the credit union.

**Reports To:** VP Lending

**Supervises:** None

#### Machine

**Skills:** Fax Machine, P.C. experience including using MS Word and Excel, Copy Machine and 10 Key

#### Job

**Specifications:** Most important to this position are reliability, time management, selling products and services, accuracy, attention to detail. Required communication skills, mathematical/basic business knowledge usually acquired by a high school diploma, and a minimum of 2 year in a financial institution with at least 1 year of lending experience (preference will be given to consumer lending). Dependable transportation due to a floating schedule between branches

#### Physical

**Requirements:** Incumbent must be capable of lifting up to 25 pounds. Job requires frequent viewing of computer screen, continual eye coordination and hand/wrist movement and finger manipulation. Must be able to sit for long periods of time as well as stoop, bend and reach overhead.

#### Duties &

##### Responsibilities:

##### Loans

- Interview, discuss loan products and process loan applications for applicants
- Complete title work for Loan Underwriters
- Prepare and /or coordinate all of the supporting documentation for each loan to assure that each applicant has an account and that each file has proper supporting

documentation (i.e., completed application, debt/income calculation, credit report, proof of income, denial notification, etc.)

- Create a payment plan tailored to the applicants needs while offering all payment protection products (Gap, VSA, Credit Life and Disability)
- Determine vehicle and accessory values for members using the NADA or inspection of vehicle
- Complete loan review and forward to Underwriters for decision
- Communicate loan decisions with members
- Close member as per Underwriters instructions and insure all loan paperwork is properly completed and signed
- Disburse loan as per Underwriters instructions
- Conduct a review on the core system to verify the loan was disbursed correctly
- Print all necessary loan documents for the disbursed loan and forward to the appropriate department
- Assist members in answering questions on status of account (i.e., account balance, loan payoff, transaction activity, etc.)
- Ability to maintain good working relationships with co-workers, supervisor, management, and department head staff and various agency personnel

#### **New Accounts**

- Open all accounts requested by members following policies and procedures
- **All other duties as assigned**

## INTENT AND FUNCTION OF JOB DESCRIPTIONS

Job descriptions assist organizations in ensuring that the hiring process is fairly administered and that qualified employees are selected. They are also essential to an effective appraisal system and related promotion, transfer, layoff, and termination decisions. Well constructed job descriptions are an integral part of any effective compensation system.

All descriptions have been reviewed to ensure that only essential functions and basic duties have been included. Peripheral tasks, only incidentally related to each position, have been excluded. Requirements skills, and abilities included have been determined to be the minimal standards required to successfully perform the positions. In no instance, however, should the duties responsibilities, and requirements delineated be interpreted as all-inclusive. **Additional functions and requirements may be assigned by supervisors as deemed appropriate.**

In accordance with the Americans with Disabilities Act, it is possible that requirements may be modified to reasonable accommodate disabled individuals. However, no accommodations will be made which may pose serious health or safety risks to the employee or others or which impose undue hardships on the organization.

Job descriptions are not intended as and do not create employment contracts. The organization maintains its status as an **at will** employer. Employees can be terminated for any reason not prohibited by law.

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Employee Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Human Resources Signature

\_\_\_\_\_  
Date