



Loan Processor - Ephraim Office

Interview credit union loan applicants, professionally representing the credit union throughout the process. Research background information on loan applicants and resolve discrepancies. Process loan applications and perform a variety of support duties related to the lending function within the credit union.

Duties & Responsibilities:

- Initiate loan process with borrower.
- Process all types of loan applications and verify accuracy. Conduct loan interviews with members when necessary. Follow-up with members to obtain any documentation.
- Provide all applicable disclosures for both fixed-and variable-rate loans.
- Collect all required documentation for the loan package.
- Create a loan submission package for the Underwriting Department.
- Submit files to assigned underwriter.
- Satisfy all conditions when received from Underwriter.
- Ensure that approval falls within the established lending guidelines.
- Communicate with other professionals, including attorneys, county clerks, appraisers and title companies.
- Answers member's questions regarding loans, payments, balances and insurance requirements.
- Resolves (or refers) requests and problems promptly and courteously.
- Learn and comply with credit union policies and procedures.
- Maintains departmental files.
- Maintains confidentiality.
- Maintains and conveys the Credit Union's professional reputation.

Qualifications:

- High school graduate or equivalent.
- Must qualify to be bonded by CUMIS Insurance.

Experience Required:

- Previous experience with a full-service financial institution helpful.
- Varied office experience.

Skills/Abilities:

- Excellent communication, telephone and public relations skills.
- Excellent Member Service skills.
- Accuracy and thoroughness in work.
- Ability to meet deadlines.
- Strong typing abilities.
- Excellent basic math skills.
- Good organization skills and attentive to detail.
- Ability to work well in a team environment as well as independently.
- Professional appearance, dress, and attitude.
- Able to operate related computer applications and basic business equipment.

Schedule / Benefits:

- Full Time: Monday - Friday
- Full benefit package including Health, Dental, Vision, HSA, 401K, Paid Holidays (State & Federal Holidays) and Paid Leave.

To apply please contact any Utah Heritage Credit Union office to complete an employment application. You can also fax or email your resume to Emily at 435-436-8190 or emily@utahheritagecu.org.

Applications / Resumes will be accepted until Monday, February 26, 2018.