



Loan Officer - Ephraim Office

Interview credit union loan applicants, professionally representing the credit union throughout the process. Originate, underwrite, approve or deny, and close loan applications and perform a variety of support duties related to the lending function within the credit union.

Duties & Responsibilities:

- Interview loan applicants and provide information on loan products that best meet the member's need. Request and review all required information and documentation to secure a loan.
- Assist member in completing loan application.
- Obtain and evaluate credit reports.
- Calculate debt-to-income ratios on loans applicants.
- Determine collateral needs and payment plans for members applying for loans.
- Notify applicant of loan decision. Correspond with members, applicants, and creditors to resolve questions regarding application information.
- Recommend and outline terms of loan. Inform prospective borrowers of loan commitments.
- Develop and maintain interest rate structure that is consistent with credit union policies and is competitive with current market.
- Review regulations as they apply to loan security agreements.
- Manage delinquent account files for the credit union.
- 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 lending experience with a full-service financial institution.

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 Friday, July 20, 2018.