

# WESTBY CO-OP CREDIT UNION

**POSITION:** Member Business Loan Officer

**STATUS:** Exempt

**REPORTS TO:** Member Business Loan Supervisor

**DATE:** August 2016

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**Position Summary:** Solicitation, analysis and coordination of approving or denying credit to members. Also provide members with products or services that are associated with their lending needs. These are done in accordance with Westby Co-op Credit Union procedures and lending limitations.

## **Principal Duties and Responsibilities:**

- Meet and interview with existing and potential members who have financial needs. During the interview process, must gather financial and background information to determine if the member qualifies for credit. Must be able to negotiate and structure loans to meet the member's needs and to stay within WCCU's loan policies.
- Must be able to understand financial statements and credit ratio's to determine the strength of the relationship. Such ratio's that are reviewed but not limited to are; Debt Service Coverage, Loan to Value, Debt to Equity, and Working Capital.
- Must understand loan documents and be able to communicate the legality of the contract to the member.
- Demonstrates a helpful, polite, friendly attitude along with providing exceptional member service.
- Responsible for following up on delinquent loan accounts, insurance needs and other issues that may arise.
- Maintains orderly files on each account with complete and accurate detailing of all correspondence.
- Keeps abreast of changes in consumer, commercial, business, and agricultural lending trends as they apply.
- Other job-related duties as may be necessary to carry out the responsibilities of this position.

**Work Relationships and Scope:** Member Business Loan Officers report to the Member Business Supervisor. Has direct contact with members and all other support staff directly associated with consumer & member business loans. Due to the nature of the position, will work with almost all employees at WCCU.

## **Performance Dimensions:**

- Provide outstanding service to members through excellent communication and thoroughly understand relevant issues and the administrative processes involved in choosing a proper course of action.
- Ability to attend to numerous details with frequent interruptions under the stress of maintaining courteous, effective, and timely relations with a variety of individuals and personalities while keeping lending duties assigned a priority.
- Promotes quality, accuracy, timeliness, reliability, and thoroughness of work performed.
- Is punctual, flexible, reliable, and exhibits a friendly and helpful attitude while maintaining all information as confidential according to our policy.
- Possess ability to gain the trust and respect of members, management, employees, and outside business contacts while maintaining a positive, professional working relationship
- Enhances job growth through continuing education, as required or necessary.
- Coordinates schedule with Branch Manager of work locations.

- Professional, well-developed interpersonal skills essential for interviewing loan applicants and projecting a positive image as a representative of the Credit Union.

**Knowledge, Skills and Abilities Required:**

**Education/Training:** Bachelor's degree in business or a related field. An equivalent combination of education and experience may be substituted. Knowledge of the consumer, commercial, agricultural loan policies, credit granting criteria, interest rates and how they are computed, and required documentation for each type of loan needed. Knowledge of interviewing skills and techniques required.

**Experience:** Three years experience in a lending department. Experience in interviewing preferred. Professional sales experience beneficial.

**Skills and Abilities:**

- Knowledge and ability to apply current financial service industry standards, laws, and regulations.
- Ability to work under the stress of dealing with a wide range of personalities and monitoring and reviewing the many details of loans to ensure completeness and accuracy.
- Proficient operation of a variety of general office equipment such as PC, software applications, typewriter, copier, calculator, telephone, copy machine, fax machine and other similar devices or programs.
- Comprehend consequences of various situations and refer them to the appropriate staff for resolution.
- Manage personal work flow and meet deadlines by being organized, detailed and task-oriented.
- Ability to meet attendance standards and work outside normal business hours as requested and approved.
- Ability to add, subtract, multiply and divide accurately.
- Ability to understand and follow safety/security practices.

**Working Conditions:**

**Job Conditions/Work Location:** The majority of work will be performed in a normal office environment. Hours of work will generally be during regular business hours and average around 40 hours a week. There will be some variation in work hours due to special projects, deadlines, education and other concerns. The noise level in the work environment is usually moderate. Occasional out-of-town and overnight business travel may be required for education, by air and/or auto. Will make periodic visits to member properties.

**Hazards:** No known hazards; general office setting. In the course of working with members, the employee may encounter abusive, aggressive or unpredicted threatening behavior. Observe safety and security practices at all times. Also need to exercise caution when visiting member properties.

**Physical Requirements:** Requires the ability to sit for extended periods of time to process transactions. Also some standing, walking, climbing, bending, stooping, lifting and carrying of light materials. Also will access files and records. Frequent mental and visual concentration required for computer and phone system.

**Acknowledgment:** This job description describes the general nature and level of work performed by the employee assigned to this position. It does not state or imply that these are the only duties and responsibilities assigned to the job. The employee may be required to perform other job-related duties as requested by other Management staff. All requirements are subject to change over time and to possible modifications to reasonably accommodate individuals with a disability.

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Received by Employee

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Date