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Position: Loan Officer – Underwriter
Reports to: Lending & Operations VP

Purpose: The successful applicant will be responsible for providing information on credit union products and services to make recommendations to lending staff in accordance with credit union policies and procedures and State and Federal rules and regulations. Responsible for evaluating applicants for loans and processing various loan applications based on analysis. Gather background information and analyze loan applicants' credit history. Approve or deny loan applications based on analysis. Operate with substantial credit authority. Mentor and assist in training the Lending Staff in the branches.

Duties/Responsibilities:

1. Handle loans of highest complexity, value, or risk
2. Analyze credit reports for all accounts, verify debts, estimate monthly payments for any outstanding debts not listed and add them to debts on application
3. Calculate debt-to-income ratios on loan applicants and calculate how much of a loan applicant's debt is secured or unsecured.
4. Monitor online applicants' queue.
5. Determine collateral needs and payment plans for members applying for loans.
6. Determine eligibility of loan co-maker from co-maker's statement and credit rating.
7. Approve or deny loan applications for all credit union products within Loan Officer authority, which will be assigned by the Lending & Operations VP.
8. When a loan is denied, prepare, and send adverse action letter when required.
9. Verify the accuracy of loan amounts and repayment terms on approved loan applications.
10. Prepare loan documents and disburse real estate as required.
11. Implement new loan products and services in accordance with management direction.
12. Cross-serve lending products by making recommendations to lending staff to deepen relationships with members.
13. Assist in mentoring and training new hires and existing lending staff with respect to new products or current product training. Provide feedback on the growth and development of the lending staff to the Lending & Operations VP.
14. Follow the guidelines in the Lending Policies/Procedures.
15. Responsible for keeping your desk and equipment clean and neat.
16. Report problems or concerns to Lending & Operations VP.
17. Perform duties as requested by Lending & Operations VP.

Experience:

- 2-5 years lending/underwriting experience; or equivalent combination of education and experience
- Computer experience

Skills:

- Ability to empathize/analyze difficult member's financial situations while enforcing credit union policies uniformly
- Good Interpersonal skills/Phone skills
- Ability to clearly communicate verbally and written
- Ability to Multitask
- Organizational skills
- Strong mathematical skills

Education required:

- High School diploma/equivalent

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Corporate Office: White Rose Credit Union | 3498 Industrial Drive | York, PA 17402
Dallastown | Downtown | East York | Manchester | West York

Physical Requirements:

- While performing the duties of this job, the employee is required to have the ability to sit, stand and walk throughout the workday; the position requires the use of fingers, hands, and arms to use the phone and keyboard on a consistent basis; the position may need to lift and/or move up to 50 pounds on occasion. Specific vision required for the position includes close vision, distance vision, and the ability to adjust focus, such as to work on computers. Traveling is required for this position. The position may require the employee to sometimes work irregular or extended work hours.

Work Environment:

- The standard work environment has moderate noise levels associated with members, computer equipment, and phone conversations.

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