



<b>Job Title:</b>	<b>Indirect Loan Funder</b>
<b>Reports to:</b>	<b>Manager, Indirect Lending</b>
<b>Employees Supervised:</b>	<b>No direct reports</b>

**Position Summary:** The Indirect Loan Funder is responsible for funding approved auto dealer initiated loans in accordance with credit union guidelines and providing support as directed by supervision for other departmental needs.

**Essential Functions:**

- Fund all types of indirect loans according to established policies and procedures.
- Discuss approvals and declines with dealers.
- Actively pursue cross-sell opportunities to offer and promote the credit union's array of products and services.
- Support departmental needs as needed and directed.
- Collect missing documents or follow-up on stipulations from dealers and/or applicants.
- Ensure loan packages are complete and stipulations from the dealer or applicant have been satisfied.
- Handle telephone credit and loan information requests, as needed.
- Seek and promote continued improvement and development of job/department functions.
- Enthusiastically provide support for credit union mission objectives.
- Complies with all federal and state laws, as well as organizational policies, procedures, and processes, including (but not limited to) those related to the Bank Secrecy Act (BSA), Identity Theft Red Flags, Office of Foreign Assets Control (OFAC) and the Secure and Fair Enforcement for Mortgage Licensing (SAFE) Act.
- Participate in answering incoming telephone calls while maintaining high standards of efficiency and member satisfaction.
- Open new member accounts in support of new loan applications.

**Non-Essential Functions:**

- Performs special projects and other responsibilities, as assigned.

**Knowledge, Qualifications and Skills:**

- **Education:** High School diploma or equivalency required.
- **Experience:** Minimum of one year of experience in consumer lending or similar position required.
- **Skills and Abilities:** Ability to communicate effectively both verbally and in writing. Ability to analyze W2's, Tax Returns and pay check stubs for income verification. Knowledge of Symitar, APPRO and CUDL systems preferred. Must be eligible to obtain and maintain valid registration with the National Mortgage Licensing System (NMLS) and Registry in compliance with the requirements of federal law and the SAFE Act. Proficiency in computer programs, i.e., Microsoft Office, and ability to use a keyboard, ten-key calculator, and other office systems and equipment required. Must have knowledge of basic mathematics skills. This position must possess the ability to effectively work at fast pace in a changing environment while coordinating a variety of activities simultaneously. Spanish/English bilingual preferred.



- **Extra Credit Skills:** You will bring your enthusiasm, collaborative work-style, inquisitive attitude, flexibility, creativity, focus on excellence, strong analytical skills and overall “great-to-work-with” demeanor.
- **Travel Required:** Minimal travel expected. Any travel during assigned shifts requires ability to operate personal vehicle.
- **Hours Required:** Non-exempt employee with a work schedule of Monday through Friday: 8:00am to 5:00pm. Schedules are subject to change based on organizational needs.
- **Environmental Conditions:** Work is primarily performed within a cubicle. Subject to standard background noise found in an office environment.

**Physical Job Requirements:** The physical demands described here are representative of those that must be met by the person in this position to successfully perform the essential functions for the position.

- **Sit, Stand, Walk:** While performing the duties of the job the person in this position is regularly required to sit, stand, walk and move about inside the office to access file cabinets, office equipment, etc. The duties in this position may require travel via personal vehicle which may result in long periods of sitting.
- **Use of Hands/Fingers:** To operate a computer, computer keyboard, mouse and other office productivity machinery, such as but not limited to, a calculator, copy machine and computer printer. The person in this position is frequently required to sit and reach with hands and arms.
- **Speech/Hearing:** The person in this position frequently communicates via phone and in person. Must be able to talk to and hear members and colleagues.
- **Lifting/Pulling/Carrying:** The person in this position must occasionally lift/move up to 20 lbs.
- **Bending/Kneeling:** The person in this position occasionally moves to retrieve items from low cabinets for use in daily work activities.

**Compensation:** Hourly range: \$18.31 to \$26.15 (annual equivalency of \$38,100 to \$54,400), plus an annual organization discretionary bonus of 0-8% of paid base salary.

Approved by:

Date Approved: