

# TRUMARK FINANCIAL CREDIT UNION

## JOB DESCRIPTION

**Job Title:** Consumer Underwriter  
**Department:** Consumer Loan Department  
**Reports To:** VP Consumer Loan Origination  
**FLSA Status:** Exempt S/T 90  
**Prepared Date:** April 2015  
**Approved By:** \_\_\_\_\_  
**Approved Date:** \_\_\_\_\_

**SCHEDULE:** Monday through Friday 7:45 AM to 4:45 PM  
**Nights and weekends may be required**

<b><u>SALARY RANGE:</u></b>	<b>MINIMUM</b>	<b>MID-RANGE</b>	<b>MAXIMUM</b>
	\$20.69	\$25.87	

### **ACCOUNTABILITY OBJECTIVE:**

Analyze loan application packages and approves or denies within Loan Policy guidelines. Discusses loan alternatives, credit criteria, interest rates and loan documentation with members. Coordinates underwriting process to ensure quick responsive accurate lending decisions. Meets quality first objectives.

### **RESPONSIBILITIES:**

1. In the absence of a senior consumer underwriter or the VP, Consumer Loan Origination will coordinate daily workflow of the department and make loan judgments to meet immediate member needs within the parameters of TruMark Financial's lending policies.
1. Responsible for the underwriting and approval or denial of all types of consumer and indirect auto loan applications Responsible to maintain dealer relations through indirect auto delivery networks.
2. This includes loan applications exceeding other officer approval levels.
3. Maintain authority limit and approval authority level at Level IV Officer determined by policy.
4. Work within precise standardized guidelines with minimal latitude to make decisions and take initiative to resolve problems or unique circumstances.
5. Ensures documentation provided is complete and accurate, makes counter-offers and discusses loan alternatives, credit criteria, interest rates and loan documentation in such a manner as to elicit a positive response from the member.
6. Review collateral, title reports, flood certificates, pricing and appraisals for compliance to policy.
7. Maintains quality and progress of work within their team, decides questions of established work method and flow. Responsible for continued improvement and development of job/team functions.
8. Responsible for guiding members through all student loan choices offered through TruMark Financial with members best interests in mind along with strengthening member relations and increasing fee income.
9. Assists other loan underwriters in the performance of their duties as workload and volume may require.
10. Increase volume by cross selling/upselling additional loan products and meet or exceed sales goals by using information obtained from the members credit report or loan application.
11. Responsible for analyzing and decisioning all indirect auto loan applications within time standard.
12. Must be eligible to register with the National Mortgage Licensing System & Registry (NMLS) and must maintain registration with NMLS as registered Mortgage Loan Officer (MLO).
13. Remains active in credit union training programs. Complete the position's present curriculum as outlined by completing the following – credit union annual required compliance training and the
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15. supplemental courses listed within the prescribed time. Follows policy and procedure daily to ensure compliant with current regulations.
16. Makes underwriting exception recommendations when warranted and recommendations to CLO and VP, Consumer Loan Origination.
17. Responsible to maintain dealer relations through indirect auto delivery networks.
18. Completes all other tasks, assignments or functions as assigned and/or required.

## **QUALIFICATIONS:**

### **Education/**

**Experience:** College degree preferred. Continuing education in job related field. Must have proficient mathematical and analytical aptitude with a minimum of 3 years lending experience equivalent with a financial institution.

### **OTHER:**

- Thorough knowledge of real estate lending and consumer lending regulations and underwriting skills.
- Sound underwriting skills, excellent judgment.
- Full knowledge of accurate interpretation of title reports, appraisals and credit reports.
- Must possess good communication and listening skills with the ability to effectively discuss loan alternatives, credit criteria, interest rates and loan documentation in such a manner as to receive a positive response from co-workers and members.
- Must possess interpersonal skills to assist in resolving employee conflicts and responding to departmental issues.
- Aptitude for detail and figure work, maintain mental alertness and a cooperative attitude with other employees.
- Exercises discretion and independent judgment with respect to matters of significance.
- Being a team player who is considerate to other employees.
- Ability to multi-task under pressure.
- Proficient financial technical aptitude.
- Flex time may be necessary to accommodate the needs of the department.
- Provide clear, concise, understandable and complete instructions to the Processor area.

### **Language Skills:**

Ability to read, analyze, and interpret compensation, tax, financial, legal, regulatory reports and documents. Ability to respond to common inquiries or complaints from members, regulatory agencies, or members of the business community. Ability to effectively present job related information to employees.

### **Physical Requirements:**

The physical demands described are representative of those that must be met by an employee to successfully perform the essential functions of this job. Must be available and willing to travel to such locations and with such frequency as the employer determines is necessary or desirable to meet its business needs. Must possess sufficient manual dexterity to skillfully operate standard office equipment including but not limited to: a computer, typewriter, adding machine, facsimile machine, photocopier, and telephone. A telephone device to enhance hearing will be provided if needed. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

**Availability Requirements:**

Regular Hours and Attendance: Must maintain regular and acceptable attendance and be available to work your normal scheduled hours per week. Or such hours per week as TruMark Financial determines necessary to meet the members needs.

Overtime, Weekends and Holiday Requirements: Must be available to work overtime, weekends and holidays as TruMark Financial deems necessary to meet its business needs.

**Work Environment:**

Work environment characteristics described here are representative of those that must be met by an employee to successfully perform the essential functions of this job. Employees must be able to relate to other people beyond giving and receiving instructions: (a) can get along with co-workers or peers without exhibiting behavioral extremes; (b) perform work activities requiring negotiating, instructing, supervising, persuading or speaking with others; and (c) respond appropriately to criticism from a supervisor. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.