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**Job Title:** Junior Loan Underwriter / Loan Officer / Loan Processor

**Department:** Lending

**Reports To:** Vice President, Lending

**FLSA Status:** Hourly – Non-Exempt

**SUMMARY**

The Junior Loan Underwriter / Loan Officer / Loan Processor provides support in the credit union’s consumer lending operations. This position assists with processing loan applications, gathering and verifying documentation, performing preliminary credit evaluations, and ensuring compliance with lending policies and regulations. The role is designed for someone building their career in lending, with opportunities to develop underwriting and loan decisioning skills.

**ESSENTIAL DUTIES AND RESPONSIBILITIES**

* Assist loan officers and underwriters in reviewing loan applications for completeness and accuracy.
* Communicate with members to request missing documentation and answer basic questions regarding the loan process.
* Perform data entry of loan application details into the loan origination system.
* Order and review credit reports, calculate debt-to-income (DTI) ratios, and flag any inconsistencies or concerns.
* Prepare and organize loan files for underwriting review and decision.
* Ensure proper documentation and compliance with internal policies and applicable laws (e.g., TILA, ECOA, RESPA).
* Monitor and follow up on outstanding conditions and verifications (e.g., income, employment, collateral).
* Support post-closing tasks including document scanning, loan boarding, and audit preparation.
* Assist with CPI tracking and follow-up on missing titles or insurance as needed.
* Maintain knowledge of credit union loan products and provide general information to members.
* Participate in training programs to enhance knowledge of consumer lending, compliance, and underwriting standards.
* Conduct post-closing audits to ensure compliance with regulatory requirements, internal policies, and loan underwriting guidelines.
* Set up new loan accounts in the organization's loan servicing system or software.
* Other duties and responsibilities as assigned by the CU.

**QUALIFICATIONS**

To perform this job successfully, an individual must be able to perform each essential duty satisfactorily. The requirements listed below are representative of the knowledge, skill, and/or ability required. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

* High school diploma or GED required. Associate’s or Bachelor’s degree in business, finance, or a related field preferred.
* 1–2 years of experience in a financial institution or customer service setting preferred; lending experience a plus.
* Basic understanding of consumer loan products and credit principles.
* Familiarity with credit reports, income verification, and loan processing workflows preferred.
* Strong attention to detail, organizational skills, and ability to multitask.
* Professional communication skills (written and verbal) with a focus on member service.
* Proficiency in Microsoft Office (Word, Excel) and ability to learn credit union software systems.
* Ability to work both independently and collaboratively in a fast-paced environment.

**PHYSICAL DEMANDS AND WORK ENVIRONMENT**

The physical demands described here are representative of those that must be met by an employee to successfully perform the essential functions of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions. While performing the duties of this job, the employee is regularly required to stand; use hands and fingers to handle or feel; and talk or hear. The employee frequently is required to reach with hands and arms. The employee is occasionally required to walk and sit. The employee must occasionally lift and/or move up to 25 pounds. Specific vision abilities required by this job include close vision, distance vision, and ability to adjust focus. The work environment characteristics described here are representative of those an employee encounters while performing the essential functions of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions. The noise level in the work environment is usually moderate.

**Employee Name (Print):** \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

**Employee Signature:** \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Date: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

**Supervisor Signature:** \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Date: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_