



Denver Municipal Federal Credit Union

Job Description: **2000
Manager, Loan Services**

Date: August 1996

Reports to: Vice President of Lending

Objective: To manage and maintain the quality and progress of work in the Loan Services Department.

Essential Responsibilities:

1. Supervises staff in providing members with the full range of credit union loan products and services, and in coordinating the handling of these services with credit union staff. Supervises staff in researching and determining the credit-worthiness of members. Discusses with members, as necessary: loan alternatives, credit criteria, interest rates, and loan documentation.
2. Supervises and develops an effective and efficient staff: conducts training, performance appraisals, merit reviews and develops performance standards for Loan Services personnel.
3. Communicates to members: credit union loan policy; interest rates and how they are computed; documentation required for each type of loan; and performs cross-selling.
4. Ensures that staff properly approves and promptly disburses each loan. Ensures that documents are properly and promptly filed and processed with accuracy and completeness before submitting for loan closure.
5. Audits loan activities, identifies needs, and corrects problems.
6. Supervises the disbursement of funds for approved loans. Supervises the Member Direct program.
7. Supervises the training, cross-training of staff with Member Service Representatives and other staff members, as required or requested.

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8. Performs various loan officer and LSR duties when necessary, including: setting-up new accounts, making changes to existing accounts, and changing name, address, and other account information as needed.
9. Performs other related duties, including special projects, as required or requested.

Qualifications:

Education/Experience: Bachelor's Degree in business or equivalent, and five (5) or more years of recent and related work experience, preferably as a loan officer, with a demonstrated knowledge of loan policies and procedures. Demonstrated experience conducting credit research and related interviews. Must be able to work flexible hours. Must be bondable.

Performance: Demonstrated experience performing in compliance with established human resource and departmental policies regarding: attendance (absences, tardiness, sick leave and vacation use, and other scheduled or unscheduled absences); dress code; customer/member services; safety; security, disaster and other policies procedures and practices. Demonstrated effective and diplomatic oral and written communication skills. Performance is limited to the scope of essential duties and responsibilities.

Physical/Environmental Characteristics: Essential duties are performed in a general office work environment and regularly require sitting at a work station/desk while completing paperwork or using computers, calculators, copiers, fax machines and other business office machines and equipment. Essential duties may also involve: occasional kneeling, squatting, bending, walking, crouching, stooping and lifting up to 30 pounds to stack, store supplies or various office equipment, as directed. **Compliance to security and safety procedures, including use of Personal Protective Equipment (PPE), is required.**