



Denver Municipal Federal Credit Union

Job Description: **2015
Credit Development Officer**

Date: November 1996

Reports to: Loan Manager

Objective: To cross-sell DFMCU loan products, and educate members on how loan products can help improve their financial status.

Essential Responsibilities:

1. Develops and implements an internal cross-selling program to be initiated with each loan request, which includes: pulling a credit report; review of credit history and approval/denial of loan; presentation of an offer for a loan, VISA, or "pre-approval" prior to the departure of the member from the facility.
2. Develops, implements and maintains a credit line review program. Monitors credit lines when members show a good payment history on their credit cards and acts to reward good borrower's with an increase of their credit limits.
3. Reviews existing and new loan requests, as directed, to identify advantageous situations for members to consolidate automobile, signature, credit cards, mortgage loans.
4. Targets opportunities for signature loans and converts, when appropriate, costlier and more time consuming loans/loan requests into signature loans: to provide greater accessibility for members to loan advances; to eliminate new approvals; and to attract members to a loan product which is less costly than credit cards. Establishes and maintains a "first time" borrower program for signature loans.
5. Develops, implements and maintains a program which targets opportunities to establish overdraft lines of credit.
6. Ensures for the completeness, accuracy and effective communication of loan products and services: (a) communicates DMFCU loan policy; interest rates and how they are computed; and (b) ensures loans are properly prepared with required loan documentation, approved, disbursed and filed.

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7. Develops and maintains an effective working relationship with the Marketing Department to ensure for consistent department-wide cross-selling of all loan products and services.
8. Trains, cross-trains and provides technical direction and guidance on cross-selling DFMCU loan products to staff, as directed.
9. Performs other related duties, including special projects, as required or requested.

Qualifications:

Education/Experience: Bachelor of Science Degree with an emphasis in Business or the equivalent in recent and related work experience, and two (2) or more years of recent and related work experience 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.**