



Denver Municipal Federal Credit Union

Job Description: **2030**
Assistant Loan Officer

Date: April 1995

Reports to: Loan Supervisor

Objective: To provide and support members, under immediate supervision, with credit union loan products and services. To learn to coordinate of these services with credit union staff. To receive training, technical direction and guidance in order to research, evaluate and determine the credit-worthiness of members.

Essential Responsibilities:

1. Provides and supports members, under immediate supervision, with credit union loan products and services. Discusses with members, as directed: loan alternatives, credit criteria, interest rates, and loan documentation.
2. Learns to coordinate loan services activities between members and credit union staff. Receives training, technical direction and guidance in order to research, evaluate and determine the credit-worthiness of members.
3. Communicates to members, as directed: 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 each loan is properly approved and promptly disbursed. Ensures that documents are properly and promptly filed.
5. Processes all loan documentation and assures for accuracy and completeness before submitting for loan closure.
6. Operates in-house computer terminal and provides, as authorized, members with information concerning the status of their accounts.
7. Assists members in setting-up new accounts and in making changes to existing accounts, i.e., changes of name, address and other account information, as directed.

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8. Trains, cross-trains and receives and technical direction and guidance from Loan Service Representatives, Member Service Representatives and other staff members, as required or requested. Provides back-up support, as needed.
9. Performs other related duties, including special projects, as required or requested.

Qualifications:

Education/Experience: Education equivalent to graduation from High School. One (1) 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.**