



Denver Municipal Federal Credit Union

Job Description: **2040**
Loan Service Representative

Date: April 1995

Reports to: Manager, Loan Services

Objective: To provide and support members with loan products and services, and coordinate the handling of these services with credit union staff.

Essential Responsibilities:

1. Receives inquiries from members by telephone, mail or in person on loan products and services, and completes the transaction or refers the member to the appropriate credit union staff.
2. 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.
3. Logs loan requests into the computer system, pulls appropriate loan files from the vault; verifies employment and income through the Career Service Authority or other sources, and distributes loan requests to Loan Officers.
4. Processes all loan documentation and assures for accuracy and completeness before submitting for loan closure.
5. Disburses funds for approved loans.
6. Processes and submits title papers to the Motor Vehicle Division and files other legal documents with the Clerk and Recorder.
7. Processes the United Guaranty new loan summary report on a monthly basis.
8. Operates in-house computer terminal and provides, as authorized, members with information concerning the status of their accounts.
9. 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 needed.

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10. Receives and processes payroll deduction starts, stops and increases.
11. Trains and cross-trains Loan Service Representatives, Member Service Representatives and other staff members as required or requested.
12. 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. 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.**