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## POSITION DESCRIPTION

**POSITION TITLE:** Business Lending Specialist      **DEPARTMENT:** Administration  
**CLASSIFICATION:** Non Exempt  
**PREPARED BY:** Human Resources  
**DATE PREPARED:** April 30, 2018  
**APPROVED BY:** Executive Vice President  
**DATE REVISED:** January 20, 2022

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## REPORTING RELATIONSHIPS

**POSITION REPORTS TO:** Executive Vice President  
**POSITION SUPERVISED:** None

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## POSITION PURPOSE

Provide information on credit union products and services to current and potential members according to all credit union policies and procedures and Federal and State rules and regulations. Prepare, analyze, process, and document all required forms and related documentation for consumer loan products.

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## ESSENTIAL JOB FUNCTIONS AND DUTIES

Promote "SCOPE" to our employees, management, and members.

Gather background information on members applying for business loans by interviewing applicants and obtaining credit bureau reports.

Assist members with the loan application process in person, on the phone, or electronically to ensure completeness of information.

Order and review all appraisals for business loans, complete annual reviews, and perform credit analysis on all loans.

Verify the accuracy of business loan amounts and repayment terms on approved loan applications.

Complete loan documents and disburse loan when approved.

Build, develop, and grow business relationships vital to the organization.

Explain reasons for business loan denial.

Correspond with members, management, and others to resolve questions regarding application information.

Recommend policy changes within area or responsibility.

Analyze lending policies, procedures, and guidelines and recommend changes.

Respond to audit and exam findings and recommendations.

Communicate with credit union's legal counsel regarding legal issues.

Perform file/system clean-up on member accounts.

Complete required annual training and adhere to all Credit Union policies and procedures, including but not limited to BSA, MIP, OFAC, Privacy and Electronic Use.

Perform other related duties as required and assigned.

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## **KNOWLEDGE AND SKILLS**

Ability to apply logic to define problems, collect data, establish facts, and draw conclusions.

Strong computer skills

Strong knowledge and use of Microsoft Office products.

Ability to interpret legal documents.

Ability to interpret instructions and can deal with multiple variables.

Ability to read periodicals, journals, manuals, dictionaries, thesauruses, and encyclopedias.

Display a professional appearance, demeanor, and dress.

Excellent oral and written communication skills.

Solid interpersonal skills.

Effective time management and project management abilities.

Ability to function and form decisions with little to no supervision.

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## **EDUCATION AND EXPERIENCE**

Bachelor's Degree from a four (4) year university or college in a related field, or two (2) to four (4) years experience, or any similar combination of education and experience. Must have a minimum of two (2) years business analyst/project management experience in a complex business environment.

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## PHYSICAL ACTIVITIES AND REQUIREMENTS OF THIS POSITION

Talking:	Especially where one must frequently convey detailed or important instructions or ideas accurately, loudly, or quickly.
Average Hearing:	Able to hear average or normal conversations and receive ordinary information
Repetitive Motion:	Movements frequently and regularly required using the wrists, hands, and/or fingers. Requires repetitive stooping, kneeling, or crouching.
Average visual abilities:	Average, ordinary, visual acuity necessary to prepare or inspect documents or products or operate machinery.
Physical strength:	Sedentary work; sitting most of the time. Exerts up to 20 lbs of force occasionally.
Finger Dexterity:	Using primarily just the fingers to make small movements such as typing, picking up small objects, pinching fingers together, feel objects, tools, or controls.

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## WORKING CONDITIONS

No hazardous or significantly unpleasant conditions. Noise level is usually moderate.

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The above statements are intended to describe the general nature and level of work being performed by people assigned to this position. They are not intended to be an exhaustive list of all responsibilities, duties, skills, or working conditions. Additional functions and requirements may be assigned by supervisors as deemed appropriate.

Position descriptions are not intended and do not create employment contracts. The organization maintains its status as an at-will employer. Employees can be terminated for any reason not prohibited by law.

I have read and received a copy of the position description.

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Employee

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Date