

Work closely with title companies, attorneys and appraisers.

Maintain efficiency, promptness, and personal service to credit union members.

Promote all financial services with members and the community.

Participate in community affairs and maintain a good relation with related businesses (such as realtors, financial institutions, etc.) and with other credit unions.

Stay involved in the credit union movement on a local and state level and promote the credit union industry when possible.

Responsible for the following reporting:

Daily:

- Freddie Mac Rates
- Rates

Weekly:

- Allied
- Loans in Process
- Update average prime rates in Loan Producer Admin.

Monthly:

- Pulls and updates rates in MS
- Adjustable rate report
- Mobile Home report – as needed
- LTV reports for 80-90 and 90+ - as needed
- Makes corrections to credit reports – as needed

Quarterly:

- HMDA quarterly audit (not submitted until year end)

Annually

- PMI letters
- FHLB MPF Annual Eligibility certification
- Freddie Mac Annual Eligibility certification
- HMDA Audit

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.

KNOWLEDGE AND SKILLS

Strong knowledge of sound lending practices, State and Federal regulations, and TEXAR Federal Credit Union policies and procedures.

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

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.

Strong computer skills.

Basic knowledge and use of Microsoft Office Suite and other office equipment.

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

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.

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 10 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.

WORKING CONDITIONS

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

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.

Employee _____

Date _____