UNIVERSITY OF SOUTHERN CALIFORNIA

Credit Union VISA Officer/Loan Processor

Job Code: 115031

Grade: F
OT Eligible: Yes
Comp Approval: 9/9/1993

JOB SUMMARY:
Performs a variety of tasks related to the processing and servicing of members Visa accounts and regular loan applications.

JOB ACCOUNTABILITIES:
*E/M/NA % TIME

______ ____ Reviews and set-up complete file maintenance required of new Visa accounts.
______ ____ Responds to all Visa account inquires and provides members with the requested information. Advises and provides recommendations when necessary.
______ ____ Develops and implements new Visa operating procedures or changes in procedures involving Visa department, or affecting other credit union departments.
______ ____ Accepts Visa payments made over the counter and directs members requesting cash advances.
______ ____ Calculates expense-to-dept ratio for all loan and visa applications. Prepares and submits documentation for Visa limit increases to Loan Officers and/or the Credit Committee. Provides results of review in writing to members.
______ ____ Reviews and processes Visa adjustments involving annual fees and overlimit fees.
______ ____ Investigates and obtains late charges reversals, necessary documentation to resolve Visa account disputes involving charge backs, unauthorized charges and fraudulent charges.
______ ____ Provides members with proper credit and formal written notice of findings in accordance with guidelines and regulations.
______ ____ Handles reports of lost or stolen Visa card reports made to the credit union in accordance with guidelines.
______ ____ Monitors possible card abuse due to frequent overlimit or suspicious activity.
______ ____ Maintains Visa activity log and forwards a report of log to Loan Manager and General Manager for review.

Perform other related duties as assigned or requested. The University reserves the right to add or change duties at any time.

*Select E (ESSENTIAL), M (MARGINAL) or NA (NON-APPLICABLE) to denote importance of each job function to position.

EMERGENCY RESPONSE/RECOVERY:
Essential: [ ] No
In the event of an emergency, the employee holding this position is required to “report to duty” in accordance with the university’s Emergency Operations Plan and/or the employee’s department’s emergency response and/or recovery plans. Familiarity with those plans and regular training to implement those plans is required. During or immediately following an emergency, the employee will be notified to assist in the emergency response efforts, and mobilize other staff members if needed.

**JOB QUALIFICATIONS:**

**Minimum Education:**

High School or equivalent

**Minimum Experience:**

1 Year

**Minimum Field of Expertise:**

Knowledge of credit union loan operations.

**Skills: Administrative:**

- Balance figures
- Compute totals
- Verify calculations

**Supervises: Level:**

May oversee student, temporary and/or casual workers.

**SIGNATURES:**

Employee: ___________________________ Date: ___________________________

Supervisor: ___________________________ Date: ___________________________

The above statements are intended to describe the general nature and level of work being performed. They are not intended to be construed as an exhaustive list of all responsibilities, duties and skills required of personnel so classified.

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