UNIVERSITY OF SOUTHERN CALIFORNIA
Credit Union Loan Officer
Job Code: 115035

Grade: G
OT Eligible: Yes
Comp Approval: 7/1/2003

JOB SUMMARY:
Performs a variety of tasks related to the processing and servicing of member existing and newly requested loans.

JOB ACCOUNTABILITIES:

*E/M/NA % TIME

______  ____ Reviews, analyzes and recommends the disposition of loan applications and credit documents. Approves applications within pre-determined parameters and refers others to the Credit Committee.

______  ____ Interviews and counsels loan applicants. Describes application review process and provides recommendations. Discusses key aspects of financing such as rates, terms and payment amounts. Provides information on insurance programs.

______  ____ Prepares and submits appropriate loan documentation for further processing.

______  ____ Sets-up and disburses loans, ensuring that all required documentation is properly signed and received. Explains debt responsibilities, e.g., due date, late charges, and payroll deduction obligations to members.

______  ____ Sets-up loan payment requests via payroll deduction authorization.

______  ____ Handles walk-in and telephone inquires pertaining to lending. Researches problems.

______  ____ Receives required documentation for the processing of vehicle registration when applicable. Appraises vehicles requiring inspection prior to financing.

______  ____ Investigates, resolves and provides proper adjustments to loan accounts as needed. Documents written follow-up to member when necessary.

______  ____ Processes incoming mail to the loan services department.

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

Yes  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:
   2 Years
Minimum Field of Expertise:
   Knowledge of credit union loan operations.
Skills: Administrative:
   Balance figures
   Compute totals
   Input data
   Verify calculations
Skills: Machine:
   Calculator
   Personal Computer
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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