

White Eagle Credit Union  
Job Description  
**Loan Representative**

The purpose of this position is to assist members through the lending process by offering education and support. Understand the importance of working in an environment that depends on the accountability of all and that working soundly together is essential to success. Every interaction is based on integrity and respect.

Duties include but are not limited to:

- Conduct loan interviews in person or by phone with members to determine their needs and recommend available products within policy guidelines. Assist with the loan application to ensure completeness.
- Present loan application to Loan Officer for decisioning.
- Explain the lending process including term, rates, necessary paperwork, member's insurance requirements, and insurance products available through the Credit Union.
- Analyze loan files to determine what is needed for loan processing. Maintain a working system for tracking and maintaining current loan files to ensure loans progress appropriately through the process.
- Perform loan closings by educating the member on the terms of their loan and obtaining all necessary documentation for the completion of the loan and assist in the disbursement of loan proceeds.
- When an application is denied, explain the reasoning to the member in a professional, considerate manner. Provide recommendations or alternative options for securing a loan in the future.
- Work closely with the collections department to locate and contact members that are delinquent to establish a payment plan, payment deferment, or loan rewrite.
- Be able to thrive in a team environment, including readily acting as a backup for team members to ensure members are taken care of quickly and efficiently, as well as being able to excel on an individual basis.
- Establish excellent member service skills to show each member how important they are to the credit union by interacting in a friendly, helpful, and positive way.
- Develop an understanding of credit union history, philosophy, organization, bylaws, and operational procedures so that together, as a team, we will succeed.
- Serve as a Notary Public.

### Qualifications

Education: High School graduate or equivalent.

Experience: Professional appearance and good communication skills. Experience with large server based systems with a high attention to detail. Experience in banking or with credit unions is preferred.

Employee Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Print Name: \_\_\_\_\_