



TOPCU

Underwriter - Position Description

Reports to:	Consumer and Business Loan Manager	FLSA:	Hourly – Non-exempt
Location:	Main Branch	Status:	Full-Time
Reviewed:	8/16 (approved: E. Martinez)	Created:	8/12 (updated: 8/16)
Supervises:	N/A		

POSITION SUMMARY

This position exists to underwrite consumer and business loan requests and cross-sell credit union products and services. The underwriter is expected to be knowledgeable of all Credit Union loan products. This position is tasked with actively participating in the sales group environment, provide consistent, exceptional service to internal and external members. Situations can move quickly from low stress to high stress and can require long and flexible hours.

ESSENTIAL FUNCTIONS

- Develop, apply and evaluate policies and procedures for the department
- Maintain knowledge of all applicable state and federal regulations
- Underwrite consumer and business loans in accordance with TOPCU policies, procedures, and regulatory requirements
- Underwrite mortgage loans, including home equity loans and lines-of-credit in accordance with the authority granted by the loan policies
- Cross train to process home equity lines of credit
- Process loan application by evaluating credit reports for credit worthiness, verification of employment, verification of deposit etc
- Work with the sales team to maintain a balance between loan growth and quality, in accordance with strategic plans and budgets
- Communicate with staff and management to ensure that loan applications are documented, underwritten, and processed properly
- Take on higher level loan related problems, especially with indirect loans and dealerships, and find solutions
- Be a responsible for your own loan portfolio and take initiative to streamline lending processes
- Communicate with the Collections Department to ensure that negative trends are minimized and that adjustments to underwriting are made appropriately and on a timely basis
- Maintain a positive working relationship and rapport with automobile dealers
- Actively seek methods for increasing all loan volume while maintaining a high quality loan portfolio
- Work with the Business Development Representative in marketing of the Credit Union's indirect loan program through regular on-site visits to dealers and dealerships
- Maintain a high level of ongoing training, communications and teamwork
- Prepare monthly reports for the Credit Committee as well as other lending reports as required by management
- Understand compliance issues, adhere to regulations, and attend training as related to the position
- Perform other duties as assigned
- Mandatory compliance of all BSA/AML regulations, forms and procedures:
 - Maintain awareness of and report suspicious activity
 - Complete annual BSA training
 - Notify immediate supervisor of any substantive discrepancies

REQUIRED KNOWLEDGE, SKILLS AND ABILITIES

Knowledge of:

- Our mission and values, and communicate it to all members
- All applicable state and federal regulations
- TOPCU's policies and procedures
- TOPCU's products and services
- Federal and State Regulations pertaining to lending including (but not limited to) Truth-in-Lending (Reg. Z) and the Equal Credit Opportunity Act (Reg. B)
- All areas of your responsibility
- Microsoft (Word, Excel, Power Point), Windows and all programs/software applicable to department

Skills:

- Excellent problem solving and analytical skills
- Strong organizational and time management skills
- Strong verbal and written communication skills and must be able to communicate clearly
- Strong people and speaking skills
- Good listening skills

Ability to:

- Work in a fast-paced, highly motivated atmosphere
- Confront difficult issues head on and find positive solutions
- Establish and maintain focus on long-term vision
- Challenge the process, peers and those with a higher level of authority

MINIMUM EDUCATION, EXPERIENCE AND TRAINING

- High School Diploma
- Two years of experience in consumer lending with a strong knowledge of indirect lending
- One year experience in the CUDL system

PRE-EMPLOYMENT

Pre-employment Credit Check: Yes

Pre-employment Bondability Check: Yes

Pre-employment Drug Testing Required: Yes

Pre-employment Background Required: Yes

Physical Activity	Definition	Never	Occasionally (activity or conditions exist 0-2.5 hrs/day)	Frequently (activity or conditions exist 2.5-5.5 hrs/day)	Constantly (activity or conditions exist 5.5+ hrs/day)
Repetitive Motion	Repeating movements of arms, hands, wrists, fingers				X
Talk	Express or exchange ideas verbally			X	
Hear	Perceive sound by ear			X	
See	Obtain impressions through the eye				X
Kneel	Bend legs at knee, come to rest on knees		X		
Crouch/Squat	Bend body down and forward, bending legs and spine		X		
Crawl	Move on hands, knees, and feet		X		
Climb	Ascend/descend ladders, stairs, ramps		X		
Sit	Sit				X
Stand	Stand			X	
Walk	Move about on foot; average distance per shift 3-5 miles			X	
Bend/Stoop	Bend downward and forward by bending spine at waist		X		
Lift	Raise or lower object > 10 lbs. from one level to another		X		

Lift	Raise or lower object > 25 lbs. from one level to another		X		
Carry	Transport an object		X		
Push	Press with steady force, thrust objects forward, downward, outward		X		
Pull	Drag or tug objects		X		
Turn/Twist	Move a body part in circular motion		X		
Balance	Exceeding ordinary body equilibrium	X			
Reach	Extend hands and arms in any direction		X		
Handle	Seize, hold, turn with hands		X		
Distinguish Color	Ability to distinguish color		X		
Fingering	Picking, pinching, typing, or otherwise with fingers rather than whole hand				X
Grasping	Applying pressure to an object with the fingers and palm			X	
Feeling	Perceiving attributes of objects, such as size, shape, temperature, or texture	X			
Mental / Cognitive Activity	Definition	Never	Occasionally (activity or conditions exist 0-2.5 hrs/day)	Frequently (activity or conditions exist 2.5-5.5 hrs/day)	Constantly (activity or conditions exist 5.5+ hrs/day)
Communication	Comprehend and use basic language, either written or spoken, to communicate information and ideas				X
	Comprehend and use technical or professional language, either written or spoken, to communicate complex ideas				X
Calculation	Perform numerical operations using basic counting, adding, subtracting, multiplying, or dividing				X
	Perform complex quantitative calculations or reasoning using algebra, geometry, statistics, or abstract symbols				X
Problem Solving	Formulate and apply appropriate course of action for routine or familiar situations			X	
	Use logic to define problem, collect information, establish facts, draw valid conclusions, interpret information and deal with abstract variables for unique or unfamiliar situations			X	
Environmental Conditions	Definition	Never	Occasionally (activity or conditions exist 0-2.5 hrs/day)	Frequently (activity or conditions exist 2.5-5.5 hrs/day)	Constantly (activity or conditions exist 5.5+ hrs/day)
Weather And Temperature	Protection from weather conditions but not necessarily from temperature changes				X
	Subject to outside environmental conditions – no effective protection from weather		X		
	Activities occur inside and outside		X		
	Subject to extreme cold (typically below 32°)	X			
	Subject to extreme heat (typically above 100°)	X			
Atmospheric Conditions	One or more of the following conditions that affect the respiratory system of the skin: fumes, odors, dusts, mists, gases, or poor ventilation		X		
	Worker is required to wear a respirator	X			
Noise	Sufficient noise to cause the worker to shout in order to be heard above the ambient noise level	X			
Vibration	Exposure to oscillating movements of the extremities or whole body	X			
Hazards	Proximity to moving mechanical parts, moving vehicles, electrical current	X			
	Working on scaffolding and high places	X			
	Exposure to chemicals	X			
	Exposure to oils: air and/or skin exposure to oils and other cutting fluids	X			
	Worker is required to function in narrow aisles or passage ways	X			
	Worker is exposed to infectious diseases	X			
	Worker is required to function around prisoners or mental patients	X			

Physical Requirements Checklist

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SEDENTARY

- Exerting up to 10 pounds of force occasionally and/or a negligible amount of force frequently or constantly to lift, carry, push, pull, or otherwise move objects, including the human body.
- Sitting most of the time.

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LIGHT

- Exerting up to 20 pounds of force occasionally and/or a negligible amount of force constantly to move objects.
- Use of arm and/or leg controls requiring greater exertion of force than for sedentary work, and worker sits most of the time.

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MEDIUM

- Exerting up to 50 pounds of force occasionally and/or up to 20 pounds of force frequently, and/or up to 10 pounds of force constantly to move objects.

☐**HEAVY**

- Exerting up to 100 pounds of force occasionally and/or up to 50 pounds of force frequently, and/or up to 20 pounds of force constantly to move objects.

☐**VERY HEAVY**

- Exerting in excess of 100 pounds of force occasionally, and/or in excess of 50 pounds of force constantly to move objects.

This position description is intended to indicate the basic nature of the position(s) allocated to this class and examples of typical duties that may be assigned. Any one position may not include all of the duties listed, nor do any listed examples include all tasks, which may be found in positions of this class. This position description does not constitute an employment agreement between the employer and employee and is subject to revision by the employer as the needs of the employer change and/or requirements of the job-related duties expand or are updated.