

## **Consumer Loan Representative**

**Location:** *Hato Rey Branch*

**Purpose:**

- Provide a variety of support services related to loans, registrations and/or insurances purposes. Assist personnel in the different stages of loans and/or with basic questions regarding lending services.

**Duties and Responsibilities:**

- Responsible for preparing all necessary documentation for auto, boat and motorcycle loan registration and services for insurance, government agencies and/or other purposes.
- Assure all automobile, boat and motorcycle lien registrations in the appropriate Government State Department or Agency.
- Responsible for auto, boat and motorcycle loan disbursement to dealers, after reviewing all required documentation for registration, in accordance by established procedure.
- Conserve proper detailed written record for all auto, boat, and motorcycle loans, with its adequate annual insurance cover policy.
- Maintain adequate communication with members to confirm all auto, boat and motorcycle are properly insured.
- Provide routine information regarding auto, boat, and motorcycle accounts, for insurance and/or other purposes.
- Responsible for the proper custodian, accountability, and safeguards of all active loan records.
- Process auto titles, file new auto titles, and/or remove auto titles from vault, and send it to members, and/or remove paid off promissory note from vault and send it to members.
- Responsible for daily filing of new promissory notes, and properly maintain up-to-date register of received and sent auto titles.

- Assemble, verify, and validate accuracy of loan necessary documentation.
- Back-up Receptionist, as needed or required by supervisor.
- Responsible for fulfilling all Federal and State by-laws, rules, and regulations.
- Receive and submit dealer loan applications through the Meridian link system.
- Ensure loan application contains proper signature, date, and/or other relevant data and/or information.
- Enter new auto loan applications to the FSP system.
- Establish contact with members to adequate fulfill incomplete loan information, if needed.
- Assign loan application to designated loan officer.
- Generate calls to request loan related documents and/or coordinate loan closing appointment.
- Follow applicable procedures for all job duties assigned by supervisor.
- Participates in education, coaching and/or training activities, as needed.
- Perform such other related duties and responsibilities, as assigned with supervisor.
- Stays informed on company policies and procedures affecting job duties and responsibilities, and complies with by-laws, regulations and procedures affecting the organization.

*Reasonable accommodations may be made to enable individuals to perform the essential functions.*

#### **Requirements:**

- **Education and/or Experience:** This job requires an Associate's Degree or equivalent from a College or Technical School; or six months to one year related experience; or equivalent combination of education and experience. Bachelor Degree in Business Administration is preferable.
- **Preferred additional experiences include:** Knowledge of Consumer Credit Administration and/or banking experience; Broad knowledge of financial institutions, loan and credit principles and procedures.; Ability to deal directly with members by phone or personally.

#### **Language Skills:**

- Possess the ability to speak, read and write fluently in English and Spanish; ability to write routine reports and correspondence; and to effectively present information in one-on-one, small groups, members and/or coworkers.

**Mathematical Skills:**

- Should have the ability to add, subtract, multiply, and divide in all units of measure, using whole numbers, common fractions, and decimals. Employee should have ability to compute rate, ratio, and percent and to draw and interpret bar graphs.

**Computer Skills:**

- To perform this job successfully, an individual should have ability to operate in windows environment, Word, Excel, Power Point and Outlook software.

Job Type: Full-time

Pay: \$11.90 per hour

Benefits:

- 401(k) matching
- Dental insurance
- Employee assistance program
- Health insurance
- Life insurance
- Paid time off
- Professional development assistance
- Vision insurance

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