



JOB TITLE: Loan Account Specialist II
DEPARTMENT: Consumer Loan Department
POSITION REPORTS TO: AVP of Lending
FLSA STATUS: Hourly, Non-Exempt
PayScale: \$20.24 - \$26.50
REVISION DATE: July 2024

Company Overview:

Are you a freakin ray of sunshine? Because we ARE! Tucoemas is a positive, fun workplace where creative Team Members love working together, learning new things, and leading by example. This is our 3L culture: Loving, Learning, Leading! We're serious about being awesome but don't want to take ourselves too seriously. If you think you are a good fit for our 3L culture, let's share a few more details about what you would do:

Position Purpose:

The primary purpose of Loan Account Specialist II is to help Tucoemas live out our commitment to our mission statement, "Our mission is to create financial security and provide real opportunity for every corner of our community." An essential missional behavior is identifying members' financial needs and recommending solutions to improve their financial security.

POSITION SUMMARY:

Our Loan Account Specialist II will actively work with the Consumer Lending team to take a detail-oriented approach to the maintenance and improvement of our robust loan origination system. Would represent the centralized point of maintenance and communication around the loan origination system. The ideal candidate for this role reflects these key elements:

1. Live out our Core Values with every member and team member in every interaction.
 - Stop doing stupid things.
 - Be the sunshine today.
 - Sweep your own doorstep.
 - Be awesome!
 - It takes a village.
 - Champion in the arena.
2. You are a service-oriented team member who can communicate with all internal and external parties regarding the administration of the loan origination system.
3. You are knowledgeable about credit union products and services to identify the members' needs and build relationships following our mission.

Essential Responsibilities:

- You love to say, "It's been my pleasure"! Because you've excelled at service when assisting members by phone, in-person.
- You have a true passion for service and a commitment to go above and beyond by accepting ownership for all service interactions.

- You Conduct loan funding and other administrative and clerical tasks to process the loan.
- You have a passion for learning; develop your skills through training, practicing, and research.

Essential Functions:

- Add/remove users, trouble shoot system issues, maintain product configurations and facilitate updates and enhancements in our loan origination system.
- Plan and execute system upgrades, including testing and deployment of new features and enhancements.
- Interact with different stakeholders and systems involved in the origination process to collect and document requirements.
- Auditing loan and mortgage loan files to ensure all required documentation is complete.
- Maintain a comprehensive knowledge of all credit union products and services.
- Handles all incoming phone calls to provide general information on loan products and services and communicate consumer loan decisions, or refers the call to the proper loan officer or loan processor as needed.
- Responsible for reviewing daily, weekly, and monthly reports.
- Completes requests for fee and payment reversals on loans as well as requests for loan extension, due date changes and payment adjustments.
- Assists in tracking required collateral insurance processes to include CPI placement, insurance adjustments, refunds, or reimbursements for loans.
- Responsible for handing certain aspects of insurance product claims, cancellations, and member issues.
- Coordinates and assists in the claim process with CUNA Mutual for debt protection claims, to ensure prompt payment reimbursement to the organization. When applicable, coordinates this effort with the Collections department.
- Assist with new account opening.
- Perform other tasks as assigned.

Position Qualifications:

Required:

- Ability to be bonded.
- High school diploma or general education degree (GED).
- 2-5 years of experience or relevant experience.
- 1-3 years of customer service or hospitality experience.
- Able to obtain and maintain outside or internal certifications as needed
- Good verbal and written communication skills in person and over the phone, including very good active listening skills.

Desired:

- Previous experience using core system Symitar
- Previous experience using LOS system CUDL.
- Advanced knowledge of lending, credit laws, and regulations; including, but not limited to: Fair Credit Reporting, Credit Card Act, Equal Credit Opportunity Act, Regulations B, C, E and Z, and Truth in Savings.

- Bachelor's Degree in Business Administration, Finance, or related field.

Work Environment:

- Indoor work environment. Working conditions include attendance at meetings held before and after regular business hours.
- Perform the following with or without reasonable accommodation: stand, sit kneel, reach, light work lifting-carrying, and/or pushing 25 lbs. See (near and far) for reading data on a computer screen, hear and talk ordinary conversation and telephone calls.
- Travel to other branches for training or staffing as needed.
- Approximately 90% of this position's duty requires the use of a computer.
- Ability to maintain regular, punctual attendance consistent with the ADA, FMLA and other federal, state and local standards.

COVID-19 considerations:

Tucoemas exceeds all CDC-recommended COVID-19 precautions with a mandatory vaccine policy in place.

POSITION CONTENT:

This job description is not intended and should not be construed as an all-inclusive list of all the responsibilities, skills, or working conditions associated with the position. While it is designed to accurately reflect the position activities and requirements, management reserves the right to modify, add, or remove duties and assign other duties as necessary.

Equal Employment Opportunity

Tucoemas is an equal-opportunity employer. We are committed to a work environment that supports, inspires, and respects all individuals without regard to race, color, religion, sex, pregnancy (including childbirth, lactation, and related medical conditions), national origin, age, physical and mental disability, marital status, sexual orientation, gender identity, gender expression, genetic information (including characteristics and testing), military and veteran status, and any other characteristic protected by applicable law. If you need assistance or accommodation due to a disability, you may contact us at 559.737-5747