



Structured Compensation - Job Description **Loan Officer**

Data Year: 2026

Prepared On: 10/30/2025

Department:	None	Grade:	7
Reports To:	Director of Branch Operations	Classification:	Non-Exempt
Supervises:	0	Supervises Indirect:	0
Approved By:	Management	Effective Date:	10/01/2025
		Revised Date:	10/30/2025

Role:

Serve as the primary point of contact, providing courteous, prompt, and professional service while understanding member financial priorities to suggest solutions. Responsible for promoting member financial well-being through personalized service, processing both consumer and mortgage loan applications, account openings, proactive product promotion, and problem resolution by understanding their needs and offering tailored credit union solutions

Essential Functions & Responsibilities:

- 50% Interview both consumer and mortgage loan applicants to understand their financial needs, provide information on loan products and services, and answer questions about terms and conditions. Evaluate and process loan applications, ensuring accuracy and completeness. Prepare and process required loan documentation and agreements. Ensure all loan activities comply with applicable laws, regulations, and internal policies. Provide prompt, professional, and helpful service to members, building trust and loyalty.
- 45% Open, close, and maintain various accounts, including shares/savings, checking, money markets, certificates of deposit (CDs), and individual retirement accounts (IRAs) in compliance with regulatory requirements and internal policies. Assists members with existing accounts. Research and resolve member issues and inquiries related to accounts, products, and services efficiently and effectively. Actively promote and explain the credit union's products and services and identify cross-sell opportunities to meet member needs and achieve sales or referral goals.
- 5% Performs other related duties as assigned.

Performance Measurements:

1. To enthusiastically support the Vision and Mission of the Credit Union.

2. To actively participate in the Credit Union's sales and service program.
3. To maintain strong knowledge of all Credit Union products, rates, promotions, services, policies, procedures, and regulatory requirements.
4. To keep manager informed of key operating issues affecting the branch.
To maintain a professional, courteous, and friendly atmosphere for members and co-workers, and to provide timely, accurate, courteous and professional services to all members.
5. To maintain a dependable record of attendance and timeliness.
6. To meet required time deadlines and to meet established goals monthly.
7. To maintain a professional work environment and professional appearance.

Knowledge and Skills:

Education	(1) A two-year college degree, or (2) completion of a specialized certification or licensing, or (3) completion of specialized training courses conducted by vendors, or (4) job-specific skills acquired through an apprenticeship program.
Interpersonal Skills	Excellent verbal and written communication, persuasiveness, and relationship-building abilities. A genuine desire to serve people, a professional demeanor, attention to detail, and the ability to work independently.
Other Skills	Working knowledge of consumer lending and basic mortgage lending practices and regulations. Demonstrated sales ability with a proven track record of meeting or exceeding goals. Ability to research and resolve member issues and inquiries related to loans, accounts, products, and services efficiently and effectively. Proficiency in computer applications, digital tools, and credit union systems (i.e. Symitar, MeridianLink, or other LOS).
Physical Requirements	Ability to occasionally lift and/or move up to 20 pounds.
Work Environment	This role operates in an office setting. May require periodic travel between branches.

This Job Description is not a complete statement of all duties and responsibilities comprising the position.