

**Job Title**

Consumer Loan Underwriter II

**Short Description**

RadiFi Credit Union is seeking a Consumer Loan Underwriter II to work collaboratively with the VP of Consumer & Mortgage Lending to ensure the smooth day-to-day operation of the Underwriting Team. Serve as a Level 2 Consumer Loan Underwriter. Provide underwriting support to our indirect dealers as needed in the absence of the Indirect Loan Underwriter. Is a "SME" subject matter expert for consumer loans on lending policies, procedures, documentation and regulations. Monitor a variety of loan reports.

**Full Description**

RadiFi Credit Union is seeking a Consumer Loan Underwriter II to work collaboratively with the VP of Consumer & Mortgage Lending to ensure the smooth day-to-day operation of the Underwriting Team. Serve as a Level 2 Consumer Loan Underwriter. Provide underwriting support to our indirect dealers as needed in the absence of the Indirect Loan Underwriter. Is a "SME" subject matter expert for consumer loans on lending policies, procedures, documentation and regulations. Monitor a variety of loan reports.

Status: Full-time (40 hours per week)

**Major Duties and Responsibilities:**

- **DOCUMENTATION/REPORTING:** Ensure that documentation relating to the position is current and up-to-date. Examples include: process checklists, procedures, title manual and title calculator, product manual pages, intranet, network drives and desk manual. Refer to the Lending Operations Report Summary spreadsheet for the reports assigned to the position for compilation, distribution, and/or review. Update the completion date for reports. Ensure that mortgage files are well documented and complete prior to final approval. All Indirect and Consumer Loan files should have a loan note and detailed underwriting decisioning/rational that is clear and concise.
- **RISK MANAGEMENT/COMPLIANCE/ACCURACY:** Ensures processes are in keeping with policy, procedure, regulations, and sound business practice. Maintain an asset quality ratio of .90% for incumbents' loan portfolio. Minimize risk to the portfolio due to fraud, poor underwriting, unclear or incomplete documentation and the like. Identify any trends or concerns that could point to fraudulent activity immediately. Exercise extremely good judgment in processing indirect loan requests. Receive "clean" audits and exams. Monitor assigned reports and report suspicious activity promptly. Comply with all

applicable regulations such as the Bank Secrecy Act.

- **UNDERWRITING:** Complete all assigned duties in a timely fashion with minimal errors. Identify areas of process improvement and share ideas with management. Meet standards for loan queue turnaround time. Promptly report when there are errors with system functionality. Be a "SME" subject matter expert for Underwriting policies and procedures to include HELOC's and HELOAN's. Additionally, this role would underwrite loan participations and provide recommendations. Look for additional loan opportunities on every review- ways to say yes. Recommend alterations or revisions to policies and procedures as needed.
- Performs other job related duties as assigned.

## Knowledge & Skills

### Experience:

A minimum of two years consumer lending and underwriting experience. Current working knowledge of mortgage documentation in a Lending Operations role within a financial services environment or credit union. Quality assurance review experience is a plus. Demonstrated knowledge of lending policies, procedures, and regulations.

### Education/Certifications/Licenses:

High School degree required. Undergraduate coursework is highly desirable. Compliance certification is a plus.

### Interpersonal Skills:

Superior communication ( oral and written), analytical, interpersonal, problem solving and organizational skills. Able to collaborate and consult with many and build positive working relationships. A significant level of trust and diplomacy is required to be an effective subject matter expert in the position. In depth dialogues, conversations and explanations with customers, direct and indirect reports and outside vendors of a sensitive and/or highly confidential nature is a normal part of the day-to-day experience. Communications can involve motivating, influencing, educating and/or advising others on matters of significance.

## Other Skills:

Superior analytical thinking and mathematical skills. Strong computer skills; knowledge of Symitar system is a plus. Intermediate to advanced proficiency with use of Excel and Word.

## ADA Requirements

### Physical Requirements:

While performing the duties of this job, the associate is regularly required to use hands to finger, handle, or feel; reach with hands and arms and talk or hear. The associate is occasionally required to stand; walk; sit; climb or balance and stoop, kneel, crouch, or crawl. The associate must occasionally lift and/or move up to 50 pounds. Specific vision abilities required by this job include close vision, distance vision, color vision, peripheral vision, depth perception and ability to adjust focus.

### Working Conditions:

The noise level in the work environment is moderate.

### Mental and/or Emotional Requirements:

Must be able to perform job functions independently or with limited supervision and work effectively either on own or as part of a team. Must be able to read and carry out various written instructions and follow oral instructions. Must be able to speak clearly and deliver information in a logical and understandable sequence. Must be capable of dealing calmly and professionally with numerous different personalities from diverse cultures at various levels within and outside of the organization and demonstrate highest levels of customer service and discretion when dealing with the public. Must be able to perform responsibilities with composure under the stress of deadlines / requirements for extreme accuracy and quality and/or fast pace. Must be able to effectively handle multiple, simultaneous, and changing priorities. Must be capable of exercising highest level of discretion on both internal and external confidential matters.

Acknowledgement:

Nothing in this position description restricts management's right to assign or reassign duties and responsibilities to this job at any time. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

This job description is not a contract and should not be construed as a guarantee of employment for any specific period of time. We are an Equal Opportunity Employer and do not discriminate against employees or applicants based on race, color, religion, sex/gender, national origin, disability, age, or any other category protected by law.

<b>Education</b>	High School degree required. Undergraduate coursework is highly desirable. Compliance certification is a plus.
<b>Additional Comments</b>	
<b>Credit Union</b>	RadiFi Credit Union
<b>State</b>	Florida
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<b>Expiration Date</b>	04/30/2025