

## Job Description

**Job Title:** CU – Consumer Lending Processor

**FLSA:** Non-Exempt

**Reports To:** Director of Lending

---

### Position Summary:

The Consumer Lending Processor is responsible for evaluating member needs and originating consumer loan applications. They will also provide the highest level of professionalism to our members while executing the final processing and funding of all loans while adhering to department scheduling and service level agreements.

### Duties and Responsibilities:

1. Assist members via phone, in person or email with loan applications and prepare them for review by a Loan Officer. Follows up with the Loan Officer to determine status.
2. Proactively look for ways to improve a member's financial well-being by matching their needs with relevant credit union products and internal referrals beyond initial request when applicable.
3. Obtain personal and financial information as needed for loan requests and be able to answer questions to advise members of loan options, repayment schedules, interest rates, collateral requirements, and other loan details.
4. Gather and organize required supporting documents for loan closing. Verify and examine documents for accuracy. Refer loan application to Loan Officer for review and approval.
5. Contact member concerning acceptance or rejection of loan applications.
6. Discuss final terms with member(s) and send documents to member(s) to finalize funding. Cross-sell appropriate services and/or products.
7. Ensure documents are filed appropriately after funding, including but not limited to DMV Title work, Insurance paperwork, etc.
8. Enter and maintain accurate loan information on computer operating system and prepare required reports for management.
9. Assisting with training of loan processors and managing the loan pipeline.
10. Contribute consistently and positively to department discussions, activities, training, and continued education events.
11. Complete all required training including, but not limited to BSA, OFAC, and Information Security.
12. Perform other job duties as assigned.

### Qualifications:

- A high school education or GED.
- Three (3) or more years of experience in Consumer Lending or Mortgage Lending
- **OR** Three (3) or more years of experience in a Retail Credit Union or Bank
- Ability to deliver exceptional internal and external service.
- Exhibit professionalism and trustworthiness.

**Other Skills:**

- Effective communication skills, verbal and written.
- Strong attention to details.
- Foster a team environment focused on problem solving and collaboration.
- Able to work independently toward DECU and departmental goals.
- Retain and deepen customer relationships internally and externally.
- Ability to work independently, leveraging sound judgment to organize and execute a diverse workload with minimal supervision.
- Foster collaborative partnerships that deliver value for our members to uncover referral opportunities.

**HOW TO APPLY:** <http://www.dominionenergycu.org/about-us/who-we-are/careers>

**PLEASE SEND YOUR RESUME TO:** [DECURecruiting@dominionenergy.com](mailto:DECURecruiting@dominionenergy.com)

**DEADLINE TO APPLY:** Friday, March 27, 2026