Title:	**Residential Real Estate & Consumer Loan Officer**
Type:	**Full-time**
FLSA status:	**Exempt**
Supervisory:	**No**
Location:	**Hawarden**
Travel:	**Up to 25%**
Sat morn hours:	**No**

Position Summary:

This position involves organization, analysis and management of residential real estate & consumer loans, adhering to established lending policies. Key responsibilities include:

- Evaluating loan applications, conducting thorough financial analysis and making informed decisions on loan approvals
- Providing exceptional customer service throughout the loan process
- Engaging in business development initiatives
- Monitoring compliance with FDIC regulations, consumer protection standards and bank policies & procedures

Key Responsibilities:

Specific Responsibilities:

This position is charged with demonstrating superior customer service skills and following established practices and procedures while executing the following duties:

- **Customer Service**
  - Become skilled at accepting and closing consumer loan products, including the following:
    - Vehicle purchase loans
    - Cash-out/refinance loans
    - Ready Reserve overdraft protection accounts
  - Become skilled at accepting and closing residential RE loan products, including the following:
    - Purchase loans
    - Refinance/cash-out loans
    - Home Equity Lines-of-Credit (HELOCs)
  - Assist with other customer service duties as needed

- **Customer Relationship Development and Sales**
  - Build a profitable, focused customer portfolio
  - Use their detailed understanding of bank products and services to help CSR & UB staff recognize cross-selling opportunities
  - Develop & maintain strong relationships with realtors, builders & other referral sources
  - Be an active member of the community

- **Bank Operations and Procedures**
    - Ensure loan files are within compliance guidelines
    - Stay up-to-date on industry trends, regulatory changes and market conditions affecting mortgage and consumer lending
    - Completion of training as assigned
    - Other duties as assigned

General Knowledge Areas:

There are many regulations and requirements within the banking industry. In order to be successful in their positions, lending staff must have a general understanding of the following bank regulations and bank-specific policies and procedures:

- **Bank Regulations and Corresponding Bank Policies & Procedures**
    - Reg. Z – Truth-in-Lending Act
    - RESPA – Real Estate Settlement Procedures Act
    - Reg. B – Equal Credit Opportunity Act
    - Reg. C – Home Mortgage Disclosure Act
    - MLA/SCRA – Military Lending Act and Servicemembers Civil Relief Act
    - Reg. DD – Truth-in-Savings Act
    - Reg. E – Electronic Funds Transfer Act
    - Reg. CC – Expedited Funds Availability Act
    - Reg. D – Federal Reserve Act
    - FDIC Insurance
- **Bank Policies and Procedures**
    - Customer Information Program (CIP) Procedures
    - Privacy Policy
    - Identity Theft/Red Flags Policy
    - SAFE Act Policy
    - Bank Secrecy Act/Anti-Money Laundering (BSA/AML) Policy
    - Information Security Program
    - Business Continuity Plan
    - Employee Handbook

Position Knowledge, Skills, and Requirements:

Education:

- Associate's or Bachelor's degree preferred

Experience:

- Two years of banking or related experience preferred

Skills/Attributes/Other:

- Bilingual (English/Spanish) abilities preferred
- Possess and/or have ability to learn and apply basic knowledge of banking principles, products, compliance regulations, and operations procedures
- Excellent written and verbal communication skills with an emphasis on confidentiality, tact, and professionalism
- Good organizational and analytical skills; demonstrated ability to manage multiple tasks simultaneously
- Sales and service focused with strong interpersonal skills; team player
- Intermediate proficiency and experience using Microsoft Office (Excel, Outlook, Word)

Working Conditions:

- Office environment with business professional appearance expected
- Travel outside normal work location is required

Physical Demands:

- Ability to operate personal and company vehicle is required
- Valid driver's license required
- May be required to stand, stoop, bend, or sit for extended periods of time
- May be required to lift up to 20 pounds
- Dexterity of hands and fingers to operate a computer keyboard, mouse, and other devices
- Close vision and ability to adjust focus; required to read a computer screen