

Job Title: Sr. Loan Officer
Location/Branch:

FSLA status: Nonexempt
Reports to: Branch Manager

Position Summary:

Primarily responsible for serving as a contact point for customers to submit loan applications.

Responsibilities:

- Provide timely and accurate service to customers.
- Process customer loan applications, requesting documentation from borrowers.
- Identify potential problems with loan application and arrive at workable solutions.
- Approve loans and disburse funds to customers.
- Contact past due customers by telephone and mail.
- Negotiate payment arrangements by selling renewals and educating the customers on developing good payment habits.
- Assist branch manager with branch operation decisions in locations where there is no assistant manager and support less experienced loan officers.
- Handle the receiving, exchanging, and balancing of cash, checks and currency.
- Promote new loans to current customers and extended family and friends.
- Perform other related duties as assigned.

Essential Skills and Knowledge:

- Time management: the ability to organize and manage multiple priorities.
- Strong customer orientation.
- Excellent interpersonal, communication and negotiating skills.
- Excellent analytical and written skills.
- A strong team player.
- Commitment to company values.
- Ability to maintain high productivity when dealing with customers and changing work demands.
- Knowledge of PC's, Quicken.
- High School diploma or GED equivalent.

Preferred Skills and Knowledge:

- 1 year customer service experience.
- 1 year collections experience.
- 1 year supervisory skills.
- College degree.

Subordinate Job(s):

- **No direct reports.**

Physical Demands and Work Environment:

- **While performing the duties of this job, the employee is occasionally required to stand, stoop, talk, hear and sit.**
- **Specific vision abilities required by the job includes close vision.**

Disclaimer(s): • **I have read and understand this explanation and job description.**

Signature _____ **Date:** _____