



Job Description

Position Title: Consumer Loan Underwriter	Department: Consumer Loan Production
Reports To: Consumer Loan Manager	<input checked="" type="checkbox"/> Non-exempt
Position Purpose	
Review loans to meet Bank standards for economic value and safety to contribute to the long term profitability of the Bank's operations	
Education/Experience	
<ol style="list-style-type: none"> 1. Bachelor's degree in business or finance. 2. One to five years experience in a financial institution or loan office setting. 	
Job Requirements/Skills	
<ol style="list-style-type: none"> 1. Knowledge of financial institution policies and procedures. 2. Good sales, organizational, managerial, communication and public relations skills, particularly in working with documentation that requires special or confidential handling. 	
Essential Functions	
<ol style="list-style-type: none"> 1. Review, analyze and approve/decline all consumer loan requests in one or more of the following areas: consumer, auto, home improvement, open-end credit requests, and lines of credit for borrowers. 2. Order credit reports and notify applicant of decision. May recommend terms of loan. 3. Assembles and verifies accuracy of documentation for loans. Checks documents for proper Contribution to the Bank's profitability by making consumer loans which meet Bank standards for economic value and safety. 4. Contribute to the Bank's profitability by making consumer loans which meet Bank standards for economic value and safety. 5. Contribute to the Bank's favorable image in the community by carrying out loan activities in a manner promoting customer goodwill. 6. Service existing loan accounts. Do modification of terms. 7. Develop sound credit judgment of applicants. 8. Other duties as assigned by immediate supervisor. 	
Physical Requirements	
<ol style="list-style-type: none"> 1. Stand 10-15% of workday. 2. Sit 85-90% of workday. 3. Use computer keyboard, typewriter, 10-key, and other office equipment. 4. Occasionally lift 25 pounds. 	