PUBLIC SERVICE CREDIT UNION LTD.
Working Together

Job Description - Mortgage/Loans Officer

Role Summary

Reporting to the Lending Manager and to the CEO, the Mortgage/Loans Officer will have responsibility for assessing members' enquiries & applications for mortgages (and personal loans when called upon) in adherence with the credit union's lending policies and procedures, and in accordance with responsible lending practices. The successful candidate will also contribute to the smooth operation of the lending function by assisting with related administrative and organisational tasks, and keeping abreast of developments in the wider credit union.

Key Responsibilities

- Underwrite loans and loan referrals in accordance with lending policy and procedures, operating strictly within the specified limits of authority, practicing responsible lending in accordance with the credit union ethos and working closely with the credit union lending team and the Lending Manager.
- Evaluate mortgage enquiries & applications and assist members in progressing such applications and in the preparation for drawing down funds.
- Monitor and maintain mortgage reports and pipeline daily.
- Communicate with and assist members regarding their mortgage and loan applications in person, by telephone and by various online/electronic means.
- Contribute to loan underwriting and decision-making, particularly in relation to the more complex personal loan applications when called upon.
- Liaise with and assist the wider credit union team, including the management team, credit control, member service, payments and marketing functions when called upon.
- Identify areas for improvement by monitoring KPI's on a regular basis.

Other Responsibilities

- Participates in and assists with scheduled member events such as the Annual General Meeting and scheduled promotional and sponsorship events such as Credit Union Day and Members' Open Days/ Evenings.
- Promotes credit union philosophy at all times with members.
- Takes responsibility along with all staff for training new staff members, voluntary workers, and board members, thus ensuring they become familiar with all aspects of credit union activities.
- Works at all times in a courteous, friendly, and professional manner, preserves confidentiality and adheres strictly to all set policies and procedures of the credit union.
- Completes other duties as assigned, including a range of administrative and organisational tasks as delegated by the Lending Manager.

Individual Compliance Responsibilities

In carrying out his/her duties on behalf of the credit union, the Mortgage/Loans Officer must maintain a thorough knowledge of and comply with the policies and procedures of the credit union. The successful candidate must satisfy the Minimum Competency Requirements of the Central Bank's Minimum Competency Code and act in conformance with the Standard Rules of Credit Unions (ROI), the Credit Union Act 1997 (as amended) and all other relevant legislation and regulation.

Main Performance Measures

- Achievement of both mortgage and unsecured lending targets along with ensuing adequate loan turnaround times.
- Completion of lending duties in an accurate and timely manner.
- Quality of support to the members, Lending manager, Credit Committee and the rest of the lending function.
- Success in assisting to resolve any lending or administrative bottlenecks, backlogs or member complaints.
- Quality of support, advice, and training delivered to colleagues and volunteers.
- Teamwork and contribution to the smooth and efficient running of the credit union overall.