



Horizon Federal Credit Union

Job Description

Position Description	Business Processor
Reporting To	Chief Lending Officer
Department	Lending
Location	Corporate
FLSA Status	Non-Exempt

Horizon understands our employees are the credit union's greatest asset. We recruit and develop enthusiastic, engaged, and empowered individuals to take ownership of each and every member experience to ensure the member is receiving exemplary service. Together, we strive to provide a brighter financial future for our staff, our members, and our surrounding communities.

Position Objective

Responsible for providing consistent exceptional service for our business members by assisting them with their banking, lending, and financial needs.

Essential Job Functions

Responsible for the vision, leadership, delivery of exceptional service, and overall success of Horizon's alternative delivery channels, credit card program, and deposit operations.

1. Serves as ambassador of the Horizon Federal Credit Union (Horizon) brand. Continuously demonstrates the Credit Union's mission, vision, and core values in actions, behaviors, and communications.
2. Reviews loan applications and documentation to ensure they are complete, accurate, and compliant with credit union policies and procedures and government regulations.
3. Obtains and reviews all supporting loan documentation, prepares closing documents, follows up, and prepares and files additional documents after disbursement, as necessary.
4. Prepares files for package and deliver to third party investors, as required.
5. Prepares detailed wire requests and files for real estate loan closings.
6. Reviews business paperwork submitted for account opening; follows up when necessary.
7. Business development to solicit new relationships and sales opportunities, as required.
8. Maintains a current and comprehensive knowledge of all related products, services, policies, procedures, rules, and regulations applicable within areas of operation.
9. Proactively identifies and communicates areas to increase and enhance efficiencies, productivity, profitability, and provide a consistent team atmosphere.
10. Works harmoniously with colleagues across all departments to meet the needs of the members and credit union.
11. Adheres to all policies and procedures.
12. Actively participates in internal and external educational programs, schools, or conferences to continually develop greater knowledge and expertise. Take initiative for

- personal career development, as well as development of staff, and seek opportunities to learn new skills. Completes mandatory training, as necessary.
13. Willingly participates in Credit Union functions, committees, and events on a volunteer basis or as reasonably requested, representing Horizon in a positive and professional manner.
 14. Travel required in membership area.
 15. Occasional Saturday and evenings may be required.
 16. Completes all other duties as assigned and/or required.

Qualifications

- High school diploma or equivalent.
- Maintains a professional demeanor in appearance, communication, and action.
- Possesses a high level of interpersonal communication, both verbal and written.
- Works independently and within a team.
- Effectively work and remain calm under pressure and in tense situations.
- Focused and driven to obtain goals in an ethical manner.
- Demonstrate positivity and enthusiasm regardless of the situation.
- Able to count and perform basic math.
- Solid working knowledge of PC-based programs.

Language Skills

Ability to read, analyze, and interpret financial reports and documents, periodicals, journals, reference resources, and training and policy manuals. Ability to comprehend and respond to common inquiries or complaints from credit union members, colleagues, regulatory agencies, vendors, or members of the business community. Ability to effectively present job-related information to members and colleagues.

Physical Requirements

The physical demands described are representative of those that must be met by an employee to successfully perform the essential functions of this job. Must possess sufficient manual dexterity to skillfully operate standard office equipment including but not limited to: a computer, typewriter, adding machine, facsimile machine, photocopier, and telephone. While performing the duties of this job, the employee is occasionally required to stand; walk, sit; use hands to finger, handle or feel objects, tools or controls; reach with hands and arms; climb stairs; balance; stoop, kneel, crouch or crawl; talk or hear; taste or smell. The employee must occasionally lift and/or move up to 30 pounds. Specific vision abilities required by the job include close vision, distance vision, color vision, peripheral vision, depth perception, and the ability to adjust focus. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

Additional

Job descriptions are intended to be accurate reflections of those principal job elements essential for making decisions pertaining to compensation and is not be considered to be an exhaustive list of all responsibilities, skills, efforts, or working conditions associated with the position.

This is not to be construed as an employment contract.

This job description does not alter the Employment-AT-Will relationship in any way.