



HORIZON FEDERAL CREDIT UNION POSITION DESCRIPTION

POSITION DESCRIPTION:	Underwriter
REPORTING TO:	Consumer Lending Manager
DEPARTMENT:	Consumer Lending Department
FLSA STATUS:	Non-Exempt
SALARY RANGE:	

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.

Our staff is driven by a common passion to be the BEST by doing whatever it takes to exceed the expectations of our members and internal team. They are determined to differentiate our Credit Union in the marketplace through our obsession for delivering superior quality and professionalism. They are collectively focused on conducting all business, internally and externally, with the highest degree of honesty, integrity, consistency and ethics.

POSITION OBJECTIVE

Review and analyze members' loan applications and supporting financial documents in an accurate and efficient manner, ensuring financially sound decisions are made by following Credit Union policies and procedures.

RESPONSIBILITIES

1. Serves as ambassador of the Horizon Federal Credit Union (Horizon) brand. Continuously demonstrates the Credit Union's mission, vision, and core values in all interactions with current and perspective members, colleagues, vendors, and members of the community.
2. Reviews, evaluates, and decisions all incoming loan applications based on credit strength, collateral, employment profile, and all other pertinent loan documentation and information.
3. Maintains monthly loan underwriting production level by processing high volume of applications in an acceptable timeframe without sacrificing accuracy, integrity, and a sound decision-making process.
4. Identifies opportunities for additional loan products and/or services; advise lending staff support, as needed.
5. Effectively communicates credit decisions and guidelines.
6. Seeks alternatives to obstacles preventing loans from being approved, in an ethical manner aligned with the credit union's guidelines and government laws and regulations.
7. Utilizes all available information to make sound credit decisions; keep delinquency and charge-offs at or below the expected level for delinquency and loss.
8. Provides full support recommendations to management for loan approvals in excess of individual lending authority, when applicable.

9. Maintains a comprehensive knowledge of all consumer loans and related services, including procedures, rules, and state and federal regulations; keeps abreast of any changes.
10. Expertly trains, mentors, and develops all lending staff to improve the member experience and efficiency of our lending programs throughout the credit union.
11. Researches and develops outside business relationships through community involvement, professional organizations and referrals. Maintain relationships with consistent contact and communication.
12. Collaborates with local businesses to enhance and manage merchant lending and indirect lending programs; recommend improvements to the program for enhanced business success.
13. Monitors, records, and reports on all aspects of lending processes and programs within the credit union. Provide recommendations for changes and improvements to further enhance strategic initiatives, business plan, annual budget, and/or member's experience.
14. Proactively researches, assesses and recommends loans for participation that will maximize income yield while minimizing credit risk in accordance with Horizon's ALM strategy. Compile reports on the performance of our loan participations on a regular basis.
15. Communicates in person, over the phone, and through email in a clear, diplomatic, and professional manner.
16. Prevents controllable losses by strict adherence to underwriting guidelines, security, compliance, and fraud & prevention policies and procedures.
17. Adheres to all policies and procedures described in the Employee Handbook.
18. Actively seeks solutions to member and team service complaints and escalates accordingly.
19. Proactively recommends improvements in lending best practices to enhance operations.
20. Provides exceptional service to members and staff.
21. Assists with developing and enhancing department policies and procedures.
22. Trains and supports the development of Lending Professionals.
23. Actively participates in internal and external educational programs, schools, or conferences to continually develop greater knowledge and expertise. Take initiative for personal career development and seek opportunities to learn new skills.
24. Completes annual mandatory compliance and other trainings.
25. Willingly participates in Credit Union functions, committees, and events on a volunteer basis or as reasonably requested.
26. Willingly works occasional evenings and Saturdays if necessary.
27. Occasional local travel may be required.
28. Completes all other duties as assigned and/or required.

QUALIFICATIONS

Education and Experience: Associates Degree or higher from an accredited college or university preferred. Job-related experience may be substituted for degree.

Other:

- 3 years' minimum loan underwriting experience.
- NMLS required
- Solid knowledge of consumer underwriting functions.

- Strong knowledge of local, state, and federal loan underwriting laws and regulations.
- Maintain a professional demeanor in appearance, communication, and action.
- Possess a high level of interpersonal communication, both verbal and written.
- Maintain confidentiality of all members and employees, their business dealings and transactions.
- Demonstrated advanced proficiency in Microsoft Excel, Word, Office and other mainstream productivity software applications.

Language Skills:

Ability to read, analyze, and interpret financial reports and documents, periodicals, journals, reference resources, and training and policy manuals. Ability to prepare business letters and other professional correspondence using the prescribed format and conforming to rules of grammar, diction, and style. Ability to conduct training, communicate at panel discussions, and make professional presentations.

Mathematical Skills:

Advances mathematical skills, including but not limited to; expertise with calculations, percentages, fractions, and decimals.

Reasoning Skills:

Ability to apply logical or scientific thinking to define problems, collect data, establish facts, and draw conclusions. Able to interpret a variety of technical instructions and can deal with multiple variables.

Physical Requirements:

Moderate work. Must be able to frequently lift up to 20 pounds, occasionally lift up to 40 pounds. While performing the duties of this job, the employee is required to use fingers to make small movements such as typing, picking up small objects, or pinching fingers together.

Must possess sufficient manual dexterity to skillfully operate standard office equipment, including but not limited to: computer mouse and keyboard, facsimile machine, photocopier, telephone, and calculator. Must be able to view and read written words and numbers from paper and computer screen. Must be able to hear verbal communication in normal volume, pitch, and tone in person and over the telephone.

The physical demands described are representative of those required to successfully perform the essential functions of the job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

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

I acknowledge that I have read and understand the above job description. I am physically and mentally capable of handling the above responsibilities.

Employee Signature

Date

Supervisor Signature

Date

**This is not to be construed as an employment contract.
This job description does not alter the Employment-AT-Will relationship in any way.**