



Job Title: Loan Officer, Consumer Lending

Location: Upper Marlboro, Maryland

Job Summary:

We are seeking an experienced Loan Officer to join our lending team. The ideal candidate will be responsible for originating, underwriting, and processing consumer loan applications while ensuring compliance with regulatory guidelines. This role requires strong analytical skills, attention to detail, and the ability to provide exceptional member service.

Key Responsibilities:

- Originate, underwrite, process, and fund consumer loans in accordance with credit union policies and regulatory requirements.
- Analyze applicant financial information, credit reports, and loan data to assess creditworthiness and risk.
- Assist members throughout the loan application process, providing guidance on loan options, document requirements and loan related services.
- Ensure compliance with credit union policy and procedures and required financial regulations.
- Work collaboratively with lending and operations personnel to ensure positive member experience.
- Maintain detailed and accurate loan documentation and related records.
- Develop and maintain relationships with members to enhance engagement and repeat business.
- Ensure quick decision turn-around on new applications and timely closing of approved loans.
- Cross-sell credit union products and services, make outbound calls.

Qualifications:

- Minimum 5-7 years of experience in consumer lending.
- Strong knowledge of consumer lending procedures, credit analysis, and regulatory compliance requirements.
- Proficiency in loan origination systems and financial software.
- Excellent communication and interpersonal skills.
- Ability to work independently while meeting deadlines and maintaining accuracy.



Required Skills:

- Minimum 5-7 years' experience working in a credit union or financial institution.
- In-depth knowledge of loan origination, manual underwriting, loan disclosure requirements and settlement procedures.
- Strong analytical and decision-making skills.

Compensation & Benefits:

- Competitive salary based on experience.
- Health, dental, and vision insurance.
- 401(K) plan with employer match, at the completion of 6 months.