



Job Title: Consumer Loan Title & Insurance Processor

Reports to: Consumer Loan Production Manager

FLSA Status: Non-exempt

Overview:

Police Federal Credit Union is seeking a detail-oriented and organized Title and Insurance Processor to join our Consumer Lending team. The ideal candidate will be responsible for managing and processing vehicle collateral titles and insurance for consumer loans, ensuring accuracy, compliance, and efficiency throughout the loan lifecycle. This role requires strong attention to detail, excellent communication skills, and the ability to work collaboratively with internal departments and external agencies.

Key Responsibilities:

- Process and manage vehicle titles and insurance for consumer loans, ensuring compliance with state and federal regulations.
- Review loan documentation to verify accuracy and completeness of title and insurance information.
- Work closely with lending officers, members, Department of Motor Vehicles, and insurance companies to facilitate title transfers, lien perfection, and release.
- Maintain detailed and accurate records of title and insurance processing and ensure timely follow-ups on outstanding issues.
- Resolve discrepancies related to title documentation, ownership records, and lien placements.
- Coordinate with DMVs, title agencies, and third parties to expedite title processing and lien perfection.
- Assist in tracking and reporting title status updates to relevant stakeholders.
- Ensure compliance with credit union policies, lending regulations, and industry best practices.
- Provide excellent member service by addressing inquiries related to titles and insurance.
- Manage CPI policies, follow up on lapses, and coordinate with borrowers and insurance providers to maintain proper coverage.



Qualifications:

- High school diploma or equivalent.
- Minimum of 2-3 years of experience in loan processing, title processing, or a related financial services role.
- Familiarity with state-specific title regulations and lending requirements necessary.
- Strong organizational and time management skills with the ability to prioritize tasks effectively.
- Excellent communication and interpersonal skills to interact with members and third-party agencies.
- Proficiency in Microsoft Office Suite (Word, Excel, Outlook) and loan processing software.
- Ability to work independently while maintaining accuracy and efficiency.

Preferred Skills:

- Experience in banking, credit unions, financial institution, or Department of Motor Vehicles.
- Knowledge of lien perfection processes and electronic title processing systems.

Why Join Us:

At Police Federal Credit Union, we value integrity, teamwork, and commitment to excellence. Join our team and make a meaningful impact by helping members achieve financial stability while protecting the credit union's interests.

Employee's Signature: _____ Date: _____

Supervisor's Signature: _____ Date: _____

We are proud to be an equal opportunity employer
Website: www.policefcu.org