



**Job Title:** Consumer & Home Equity Loan Officer

**Location:** Upper Marlboro, Maryland

**Job Summary:**

We are seeking an experienced Consumer and Home Equity Loan Officer to join our lending team. The ideal candidate will be responsible for originating, underwriting, and processing consumer loan and home equity 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 federal and state regulations, including Truth in Lending (TILA), Equal Credit Opportunity Act (ECOA), and all other applicable laws.
- Work collaboratively with other lending officers and operations personnel to ensure smooth and efficient loan transactions and member experience.
- Maintain detailed and accurate loan documentation and records.
- Develop and maintain relationships with members to enhance engagement and repeat business.
- Ensure quick decision turn-around and timely closing of approved loans by team members.
- Cross-sell credit union products and services and recommend enhancements to products as needed.
- Assist with policy and procedure enhancements, and frontline staff training.

**Qualifications:**

- Bachelor's degree or combination of education and experience.
- Minimum 5 years of experience in consumer and home equity lending.
- Strong knowledge of lending policies, 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:**



- 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.

**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.

We are proud to be an equal opportunity employer

Website: [www.policefcu.org](http://www.policefcu.org)