POSITION DESCRIPTION

CCCU MISSION STATEMENT

Our mission is to partner with members and ministries to help them become better stewards and achieve their financial goals.

VISION STATEMENT

Making a positive difference.

CLASSIFICATION:	**SENIOR LOAN UNDERWRITER, MINISTRY DEVELOPMENT GROUP, GRADE 14**
FLSA STATUS:	**NON-EXEMPT**
REPORTS TO:	**AVP, MINISTRY DEVELOPMENT GROUP, PORTFOLIO & RISK MGMT** **VICE PRESIDENT, MINISTRY DEVELOPMENT GROUP, OPERATIONS**
LOCATION:	**SAN DIMAS**
HOURS:	**MONDAY– FRIDAY, 8:00am to 6:00pm (Flexible 40 hours per week)** **Management reserves the right to modify the work schedule as necessary.**

GENERAL DESCRIPTION:

The Ministry Lending Senior Loan Underwriter will have a strong passion for service and ministry and will strive to develop a Win/Win/Win solution with every transaction. With each loan request, the Senior Loan Underwriter will: seek for a Win for the ministry requesting a loan by structuring a loan with terms that will benefit the ministry; a Win for Christian Community Credit Union offering creative loan products compliant with Credit Union policies and procedures; and a Win for Kingdom expansion by meeting the financial needs allowing ministries to grow and reach out to their communities, thereby fulfilling the mission of the Credit Union.

GENERAL RESPONSIBILITIES:

The primary responsibility of this position is to assist Christian Community Credit Union to live out its Mission and Vision daily, in every member and/or staff interaction. This position is responsible for providing outstanding service in every service interaction. A key element of this outstanding service is to identify the needs of our members and recommend an appropriate solution that will help them become better stewards and achieve their financial goals.

Responsibilities include providing detailed and documented analysis of the credit worthiness of ministry organizations that are seeking loans and/or credit lines involving real estate secured, unsecured, and/or loans secured by other collateral. The Senior Loan Underwriter will understand the loan purpose, will utilize current and historical financial statements, will review additional relevant information and, as needed, will interview potential and existing member applicants in order to determine the organizations' ability to repay. A thorough, professional written analysis and formal presentation will be made to support the recommendation based upon this analysis, and to itemize loan conditions and covenants required to warrant the loan as an acceptable risk to the Credit Union. All findings will be completed accurately and efficiently; credit decisions will be made according to CCCU policies and credit union regulations.

Cultivate and retain member accounts by determining the nature and extent of each member's financial service needs and make them aware of additional services and accounts available; give each member the best possible service; actively promote the benefits of the Credit Union's full line of investments and financial services in person, electronically, over the phone and in writing. All relationships with member organizations and prospects shall be conducted in a manner that will enhance the overall marketing effort of the Credit Union.

PRINCIPAL ACCOUNTABILITIES:

- Deliver outstanding service that meets the expectations of our Service Promises. We promise to:
  - **H**onor God in how we serve you.
  - **E**xceed your expectations.
  - **A**ppreciate our partnership.
  - **R**ecognize your needs and recommend the best possible solution.
  - **T**reat your requests in a timely and confidential manner.
- Demonstrate enthusiastic support of corporate mission, core values and long-term objectives
- Meet or exceed the standard score on the annual product knowledge certification
- Meet or exceed standard score on External and Internal Service Surveys
- Meet or exceed sales and service goals as established by the Credit Union
- Provide thorough analysis, review and recommendation of prospective and existing credits including but not limited to, real estate secured, non-real estate secured, unsecured, corporate credit cards, Automated Clearing House and Remote Deposit requests, loan modifications and loan renewals
- Prepare loan officer credit memos that document material facts and financial analysis supporting recommendations; credit score matrixes; and upon loan approval commitment letters, underwriter audits, and PowerPoint presentations for new/refinance/renewal Ministry Loan requests as needed
- Prepare and present loans for approval to the appropriate approval level authority, i.e. Loan Committee, Senior Loan Committee, and CCCU Board of Directors
- Review and approve/decline loan requests within assigned lending authority
- Prepare monthly minutes for all credit decisions for approved, decline and/or cancelled loans
- Coordination of ordering appraisals and review of completed appraisals
- Review of construction contracts and general contractor packages; assist in construction administration through review and approval of draw requests
- Provide loan pre/post closing support, i.e. the assembly of real estate file folders, fee processing, letter of pending items needed from member, loan commitment letters, verify satisfaction of conditions, etc.
- Continual coordination with Ministry Lending Loan Processors and Ministry Development Officers to expedite loan closings
- Actively follow-up on stalled inactive loan application packages within the underwriting pipeline
- Meet production requirements, maintaining acceptable number of loans within pipeline and meeting established timelines

SECONDARY ACCOUNTABILITIES:

- As needed, assist Asset Managers by preparing thorough analysis and review of existing loans and assignment of credit scores used in the monitoring of the Credit Union's portfolio
- As needed, assist account recovery by performing detailed review of delinquent loans and the analysis used at time of approval
- As needed, assist other underwriters by performing research, preparing loan officer credit memos, corporate financial analysis, credit scores, loan commitment letters and PowerPoint presentations
- Assist in loan modifications, providing member support and underwriting/approving the requests
- Assist in coordination and preparation of all participation loan presentation packages
- Serve as back-up in coordination of workflow of the underwriting team's pipeline as needed
- Serve as back-up in underwriting team production reports as needed
- Serve as back-up in creation of agenda for weekly loan committee meetings as needed
- Provide complete word processing, spreadsheet, faxing, and copying support, which include correspondences, reports, presentations, marketing materials, manual/procedure updates, etc.
- Perform other related duties as assigned, i.e. ministry/organizational visits/presentations

REQUIREMENTS:

Bachelor's degree in Business, or a related field, plus a minimum of five years of experience in commercial lending; or, two years of post-high school education, plus a minimum of seven years of experience in commercial lending required

Banking knowledge or related experience required
Valid driver's license required
Current car insurance and reliable transportation required
Proficient with word processing (Word preferred), spreadsheets (Excel preferred) and presentation software (PowerPoint preferred)
Knowledge of, or willingness to learn, Credit Card systems
Proficient with World Wide Web, email applications, Adobe Acrobat, etc.
Excellent telephone, oral and written communication skills
Ability to work under pressure, independently and take initiative
Ability to deal effectively with multiple tasks and interruptions
Good organizational skills
Accurate typing at 30 wpm
Ability to lift up to 25 lbs
Ability to exercise confidentiality
Ability to work as part of a team
Regular attendance and punctuality
Professional appearance
English literacy

This job description is to be used as an employee guideline. Management reserves the right to amend this job description if necessary.

Classification Specification for:
Senior Loan Underwriter, Ministry Development Group

Physical Requirements - The physical demands described here are representative of those that must be met by an employee to successfully perform the essential functions of this job. Reasonable accommodation may be made to enable individuals with disabilities to perform the essential functions.

While performing the essential functions of this job, the employee:	**Occasionally (up to 3 hours per work day)**	**Frequently (3 - 6 hours per work day)**	**Regularly (more than 6 hours per work day)**
Sits			X
Stands	X		
Walks	X		
Bends neck or waist	X		
Twists neck or waist	X		
Stoops or kneels	X		
Uses hands to finger, handle or grasp	X		
Repetitively uses fingers	X		
Reaches, pulls or pushes below shoulder level	X		
Reaches, pulls or pushes above shoulder level	X		
Lifts and carries	Up to 25 lbs		
Talks			X
Hears			X
Sees			X
Drives a vehicle	X		

Work Environment - The work environment characteristics described here are representative of those an employee encounters while performing the essential functions of this job. Reasonable accommodation may be made to enable individuals with disabilities to perform the essential functions.

Working Condition:	**Description:**
Mobility	Moderate
Noise Level	Moderate
Hazardous	Minimal

Acknowledgment
I certify that I received a copy of this Classification Specification and I have read and understand what is required of me to meet the performance standards of the job.

Signature:	**Date:**
Name (Printed or Typed):	