

## **Kentucky Telco Federal Credit Union**

### **Job Description**

**TITLE:** CONTACT CENTER LENDING SPECIALIST

**REPORTS TO:** CONTACT CENTER SUPERVISOR

**Position Purpose:** The primary purpose of this position is to assist the Credit Union in fulfilling our mission of making a positive difference in each member's financial life. Responsible for interviewing/processing loans from the loan queue, provide information, account support, and transaction fulfillment to credit union members, ensuring the highest quality of member service.

**Specific Duties:**

1. Deliver high-quality, consistent service to external and internal members that fulfill our service promises. • Respectful, Resourceful, Attentive Responsive, Accurate, and Appreciative.
2. Identify the financial needs of the members and suggest an appropriate Credit Union solution. Cross-sell appropriate products and services to benefit the member and achieve sales goals set forth by the Credit Union.
3. Build and maintain strong member relationships by providing prompt, reliable and courteous service when assisting members with financial transactions and services.
4. Gather background information by interviewing loan applicants and obtaining credit bureau reports through the call center loan queue.
5. Process loans in accordance with Telco's policies and procedures.
6. Approve, deny, or refer loan applications to management/credit committee.
7. When a loan is denied, work with member to provide recommendations or alternative options for possible ways to secure a loan in future.
8. Maintain an up-to-date and comprehensive knowledge of all credit union products and services. Maintain an up-to date and comprehensive knowledge on all related polices and procedures, rules and regulations, including robbery procedures.
9. Process member transactions and member's phone and mail requests. Initiate calls to members to assure quality service.

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10. Collection of accounts less than 30 days delinquent.

11. Other duties as assigned.

### **Position Requirements:**

1. Knowledgeable in financial counseling.

2. Maintain a consistent, positive attitude by exhibiting a pleasant demeanor, smiling and welcoming members and employees.

3. Communication and interpersonal skills to effectively work with members and co-workers.

4. Ability to abide by Telco's Service Mission and Promises.

5. Ability to proficiently utilize a personal computer and applicable software.

6. Minimum of two years credit union or related experience.

7. Knowledge of loan policy, procedure and lending practices is preferred.

8. Analytical skills/attention to detail.