



Consumer Loan Officer

Who We Are

Founded in 1975, Oswego County FCU is a member-owned, not-for-profit financial cooperative association, dedicated to providing quality financial products and services delivered in a professional, courteous and timely manner. We currently serve the financial needs of approximately 12,400 members throughout Oswego County.

We offer confidential, professional, courteous, and personalized service. At Oswego County FCU, the credit union motto of "People Helping People" is not some fancy slogan, it's something we believe in and practice every day.

Your Role

Our Consumer Lending Department is seeking an individual to join our team of Lenders who are dedicated to improving the lives of our members. We are looking for an experienced, driven candidate that is ready for a career with Oswego County FCU and ready to serve our members and community.

Job Responsibilities

- Promotes and expands relationships through the hearts of our members
- Proficiently explains different products, counsels members regarding the product that best suits their needs, and quotes scenarios
- Utilizes account or loan applications, credit bureau reports and conversations to identify opportunities to refinance loans or bring over additional accounts held by other institutions
- Effectively identifies, recommends, and/or negotiates alternative lending solutions
- Recognizes and refers members to other teams for additional support such as financial counseling, mortgage referrals, late loan payments or real estate needs
- Interprets, negotiates, and processes conditions set by Underwriting in order to meet closing and funding timelines

- Completes required documentation for borrowers, reviews loan information for accuracy, submits loans for final approval and prepares files for closing
- Records loan information in the appropriate system, reviews loan applications, signed closing packets and documentation ensuring completeness, accuracy and compliance
- Explains reasons for loan denial and explores options for members when loans are denied
- Maintain effective communication with all Credit Union employees to ensure coordination and exchange of information for accomplishing Credit Union goals
- For the purpose of attaining Credit Union goals, it is the responsibility of each employee to strive for the continuous improvement of processes and quality of service
- Work independently and efficiently in time-sensitive situations
- Perform additional duties as assigned

Why choose Oswego County FCU?

- Paid Time Off- Vacation, Personal, Sick, and Birthday
- Paid Holidays
- Health Insurance Coverage- Medical, Dental, and Vision
- 401(k) with Employer Matching after 1 year of employment
- Tuition Reimbursement for Full-Time employees after 1 year of employment
- No weekend hours
- Employee Discounts
- Employee Recognition and Appreciation Events
- OCFCU Apparel

KNOWLEDGE, SKILLS, AND REQUIREMENTS

- Excellent interpersonal skills to ensure member communications are handled in a professional manner
- Ability to work independently, and as a team member, while using discretion in decision making and sound judgment in problem-solving
- Good conceptual and problem-solving skills
- Ability to analyze and identify member needs
- Ability to receive and maintain certification required and/or related to consumer lending
- Excellent organizational skills

- Excellent verbal and written communication skills to effectively communicate
- Ability to exercise confidentiality and discretionary judgment.
- Proficient knowledge of PC skills, including products such as DocuSign, Excel, Microsoft, etc.

We're not just looking for anyone, we're looking for people who want to make a difference and advance their career.

To Apply

Please send resume to: bcarhart@oswegofcu.org