



Position Title: Loan Services Representative I or II

Status: Full-time, Non –Exempt

Location: Crenshaw, South Los Angeles

Self-Help Federal Credit Union is seeking a **Loan Services Representative (LSR)** for our forthcoming Crenshaw Branch in South Los Angeles. This is a hands-on role in a brand new branch, where your work to assist members with consumer loans such as auto loans, personal loans, and other small-dollar loans will have a meaningful impact on the growth goals of the organization.

We are looking for candidates who have a passion for building stronger communities, a history of assisting loan applicants, have a working knowledge of Federal and State, as well as financial institution lending guidelines, and are experienced with processing and completing documentation for consumer loans. Strong interpersonal and communication skills, and attention to detail are a must!

Responsibilities:

- Review all incoming consumer loan applications at the branch and review all consumer loan packages from the Dealer Assisted Program and/or CUDL.
- Ability to read credit reports (and interpret to members), evaluate loan applications and compute debt ratios. Recommend loan approval or denial. Request additional information as needed from members.
- Actively promote appropriate credit union products and services.
- Ensure that processing operations are conducted in accordance with established Credit Union policies and procedures and are legally compliant. Ensure loan requests are properly documented.
- Compile and complete reports as assigned including Credit Union Direct Lending (CUDL) activity, and New Loans report.
- Counsel members whose loan requests were denied, explaining reasons and alternatives.
- Attend business development and outreach events as needed.
- Support Member Service Representatives as needed.

Requirements:

- Strong commitment to our mission – creating economic opportunity for traditionally underserved communities.
- Preference for working in organizations that place priority on teamwork and collaboration.
- Sensitivity to issues of low-wealth borrowers and a desire to work in a racially and socially diverse organization (essential Self-help values)
- High school diploma (or equivalent) and minimum one year member services representative experience or related experience.
- Previous lending experience or experience with full-service financial institution.
- Thorough understanding of member services, products, and Credit Union operations, consumer lending services, policies, and procedures.
- Understanding of related legal and regulatory standards, and required loan documentation.

- Excellent communication, public relations, and a professional appearance and attitude.
- Excellent typing skills, and an ability to operate basic office equipment (including pc computers, ten-key calculators, printers, and telephones).
- Bilingual English/Spanish preferred.

About Self-Help Federal:

Self-Help Federal Credit Union was chartered in 2008 to build a network of branches that serve working families and underserved communities. With 17 branches in California, 9 branches in Illinois, and 1 branch in Wisconsin, over \$1 billion in assets, and serving more than 74,000 members, Self-Help Federal is one of the fastest-growing low-income designated credit unions in the country. It is part of the national Self-Help family of non-profit organizations whose collective mission is to create and protect ownership and economic opportunity for all. For 38 years, the Center for Community Self-Help and its affiliates have provided \$8.3 billion in financing to help over 156,000 low-wealth borrowers buy homes, start and build businesses, and strengthen community resources. For more information, go to www.self-helpfcu.org and www.self-help.org.

We are an equal opportunity employer:

Self-Help is committed to providing equal employment opportunities to all persons regardless of race, color, class, age, religion, disability that can be accommodated, marital status (including domestic partner status), ancestry, nationality, national origin, religion (and lack thereof), family status, sex (including pregnancy, childbirth, and related medical conditions), other medical condition and/or disability: physical or mental, AIDS/HIV status, genetic information, sexual identity, gender identification (including transgender status), sexual orientation, political activities or affiliations, and veteran status.

Compensation:

Competitive salary, based on experience, plus a generous benefits package that includes health, dental, life insurance, flexible spending plan, retirement plan, paid parental leave, and domestic partners policy.

Please apply to our Human Resources Department:

Interested individuals please send a resume and cover letter to cahiringmanager@self-help.org and reference this job, "Loan Services Representative, Crenshaw" in the subject line of your message.

The Self-Help Federal Credit Union is an Equal Opportunity Employer