

## Job Posting JACom Credit Union

Schedule Type: Regular 40 Hour work week

### Job Description

JACom Credit Union's primary focus is supporting our members and the community we serve. Every decision, product and service is made/created with our member's best interest in mind.

**It starts with you.** We must attract, develop, retain and motivate the most talented people - those who care and who work together as partners across business units and functions. We value and promote diversity and inclusion in every aspect of our business and at every level of our organization.

This entry level underwriting position will be decisioning GSE & consumer loans including; FNMA and FHLMC loans.

Responsible for independently reviewing, analyzing, approving and underwriting routine individual member consumer requests and products with few deviations and within company and industry guidelines. Functions will include reviewing credit applications, credit bureau information, collateral valuation, tax returns, financial statements, and/or other supporting documentation to recommend/approve requests within decisioning authority levels by way of automated scoring system or traditional underwriting; assisting with the calculations and preparation of reports for review; responding to member inquiries and credit decisions; ensuring credit files are current, complete, and compliant with company standards; contacting members and partners to gather information to make appropriate decisions, explain rationale behind credit decisions, and/or to sell/promote product lines.

Hours: M-Th: 8:30am – 5:15pm, F: 9:00am-6:15pm. However, the work schedule is also flexible and varies with community events.

Please note the posting duration may be shortened based on job seeker volume\*

### Requirements

- 6+ months of experience in one or a combination of the following: underwriting, processing, originations, or closing; or an AA/AS degree or higher; or 2+ years of military experience
- Basic computer use
- Basic Microsoft Office Skills
- Strong analytical skills with high attention to detail and accuracy

## **Desired Qualifications**

- Excellent verbal, written, and interpersonal communication skills
- Mortgage industry experience
- Commercial lending experience
- Knowledge and understanding of underwriting: home mortgage loans
- Knowledge of FNMA loans and FHLMC loans

## **Job Expectations**

- This position requires compliance with all lending regulatory requirements and JACom Credit Union's compliance policies related to these requirements including acceptable background check investigation results. Successful candidates must also meet ongoing regulatory requirements including additional screening and required reporting of certain incidents.
- Ensures that department turnaround times for period from receipt of completed application to credit approval then funding are met.
- All team members must comply with regulatory compliance and assigned training requirements including but not limited to BSA regulations corresponding to their specific job duties. Failure to do so may result in disciplinary and other employment related actions.
- Ability to task manage and work independently while remaining team oriented

## **Street Address**

**3037 W Jefferson Blvd Los Angeles, CA 90018**

## **Disclaimer**

All offers for employment with JACom Credit Union are contingent upon the candidate having successfully completed a criminal background check. JACom Credit Union will consider qualified candidates with criminal histories in a manner consistent with the requirements of applicable local, state and Federal law.

Relevant military experience is considered for veterans and transitioning service men and women.

JACom Credit Union is an Affirmative Action and Equal Opportunity Employer.