

# It'sMyCU

**Position:** Mortgage Loan Officer – Bloomington, IL - Full-time, Part-time

**About the Company:**

Illinois State Credit Union is an organization where we are proud to say, “It’s My Credit Union”. We believe in providing MAGIC for our members, staff, and community. Illinois State Credit Union was founded in 1960 to serve employees of Illinois State University. The charter has since been amended and expanded to a full-service credit union to satisfy the needs of individuals living and/or working in McLean County, Logan County, Dewitt County, Livingston County, and Winnebago County.

We believe our job descriptions are the start of joining Illinois State Credit Union. A 'not my job' mentality does not fit our core values. We believe employees should dive in whenever they see a need. Going above and beyond is just part of our culture. We want to create MAGIC for our members and staff are always looking for new ways to do so. Illinois State Credit Union employees are empowered to take action. In our line of business, we can have a huge impact on people’s lives and we don’t take that lightly. Going above & beyond and thinking outside of the box is what creates that unforgettable experience for our Members & Communities!

**The scope:** Completes mortgage applications for submission to the loan processing and underwriting departments. Evaluates loan requests, analyze financial data, and determines qualification of collateral and customer credit history. Maintains contact with loan customers, communicating the progress of the loan and obtaining any required documentation. Structures loan to comply with acceptable lending practices and Federal regulations. Establishes detailed marketing/business plan including names of potential and existing loan customers, realtors, builders, developers, and frequency of contact. Answer’s customer calls and walk-in customers to discuss various loan products and qualification information. Makes sales calls on potential or existing customers to develop new business or retain existing business. Cross-sells other credit union products and services. Reads surveys and appraisals plus necessary steps to correct encroachments and violations. May participate in networking through professional, business, and community organizations and activities to promote and market loan products. This position requires registration with the Nationwide Mortgage Licensing System and Registry (NMLS).

**Requirements:** High school diploma or GED. Three (3) years of mortgage lending experience with proven mortgage production. Abundant mortgage experience in developing external business via referral partners in the market including but not limited to realtors, builders, and financial planners.

**Preferences:** Bachelor's degree. Prior Mortgage Loan Originator experience

**Skills and Competencies:** Knowledgeable of Mortgage products, systems, terminology, tax requirements, etc. Knowledgeable of agency and investor regulations and guidelines. Must be able to multi-task competing priorities and meet tight deadlines. Must be able to build and maintain internal and external relationships to deliver high levels of service. Strong written and verbal communication skills. Good organizational skills. Proficient in Microsoft Office products.

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