



Lending Services Representative

Well, well, well. Look who it is...

We've been waiting for you to swing by and check us out. We have some jobs here at Andigo that could be a great fit for you, since you have a hankering for a fast-paced, get-it-done workplace and a passion for helping people, just like the rest of our team.

But before we get into all that, a little about us. While you may not have heard our name – say it with us, “Andigo sounds like indigo” – we’ve expanded to 40,000 members and lots of sponsor organizations (businesses with a bank-at-work perk for their employees). Good folks from the greater Chicago area and across country.

Did you catch that? That one word you won't see big banks use? “Members,” that's right. Andigo is a not-for-profit, member-owned credit union. We exist for one and only one reason: to help our members achieve their goals whenever, wherever they go. Because we're not a bank, we don't drive up profits just because shareholders demand it. Instead, we focus on driving up member happiness through low loan rates, high deposit rates and low or no fee products and services. Makes banks seem like kind of a bummer, huh? That's why we need to get the word out about all of the great opposite-of-bummer things we're doing for our members here at Andigo.

That's why we need you.

You're someone who sees a wrong and rights it. You take work seriously but not yourself. You want to surround yourself with other highly motivated, highly fun people who want to grow Andigo. You want to prove that when we set a goal to make a difference in our members' lives. Together we truly can. That's not easy, but you already know that because you're a person who loves a challenge as much as you love top compensation and A+ benefits for your hard work.

We think you belong here, do you? Thought so. Let's go!

Summary

The lending services representative will be responsible for answering questions pertaining to all areas of loan servicing including payment research, taxes, insurance, prepayments, payoffs and lien perfection. Researches post-closing loan issues and processes service requests with an emphasis on same-call/same-day resolution. Performs all duties in accordance with credit union policies and procedures and all state and federal regulation.

Assists consumer, business and real estate lending teams with loan servicing tasks. Researches post-closing loan issues and processes service requests with an emphasis on same-call/same-day resolution. Performs all duties in accordance with credit union policies and procedures and all state and federal regulation.

Essential Duties and Responsibilities

- Prepares loan documentation for imaging and handles loan filing
- Ensures liens for all new secured loans are perfected and processes lien releases
- Responsible for responding to written and phone inquiries from members, title companies, and internal personnel regarding loan servicing requests
- Prepares and tracks all collateral protection communications and contacts members as appropriate
- Fulfills ordering debt cancellation, guaranteed asset protection and mechanical repair coverage and processes cancellations and refunds
- Applies loan payments and handles loan payoff requests
- Prepares subordination documents and mortgage rate modifications
- Facilitates pricing adjustments for home equity and mortgage loans
- Proactively looks for ways to add value to the process and makes process improvement recommendations
- Maintains thorough and current understanding of loan products, policies and procedures related to lending
- Miscellaneous duties as assigned by management

Qualifications

To perform this job successfully, an individual must be able to perform each essential duty satisfactorily. The requirements listed below are representative of the knowledge, skill and/or ability required. Reasonable accommodations may be made to enable individuals with disabilities to perform essential functions.

Education and/or Experience

The position requires a high school diploma and a minimum of 2 years lending experience with a focus on consumer lending preferred.

Technical / Interpersonal Skills

- Requires the ability to read, analyze, and interpret complex documents.
- Requires the ability to write clear and concise reports, policies, and procedures.
- The ability to respond effectively to inquiries or complaints from members, regulators and others is required.
- Requires the ability to apply concepts such as fractions, percentages, ratios, and proportions to practical business situations.
- Requires the ability to identify, analyze, and solve complex problems.



- Requires the ability to formulate solutions and make recommendations to implement them.
- Requires the ability to interpret an extensive variety of financial and other data in a variety of forms.
- Requires knowledge of computer software including, but not limited to, word processing, spreadsheets, database management, core processing systems, lending origination systems, and the internet.

Physical Demands

Must be able to lift up to 25 pounds. Ability to stand for excessive periods of time and work in an environment with frequent interruptions.

Work Environment

The noise level is usually low to moderate.

Compensation and Benefits

Andigo is proud to offer a comprehensive benefits package that includes medical, dental, vision and life insurance options. A generous 401(k) and vacation plans.

EEO Disclaimer:

Andigo is an Equal Opportunity Employer. We do not discriminate on the basis of race, religion, color, sex, age, national origin or disability.

To apply

Please send your resume to Georgia Katsianis at georgia@careerdevsavant.com