Loan Officer

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
Responsible for delivering outstanding member experiences by matching members’ needs with the credit union’s lending solutions. Build loyalty and satisfaction by identifying and presenting opportunities for refinancing loans from other institutions to help members save money.
Essential Duties and Responsibilities

- Maintain an expert-level knowledge of the products offered to provide members with detailed information and answer questions regarding loan products, rates, the loan process, etc.
- Complete loan applications and work closely with members and loan underwriters to expeditiously close loans.
- Determine collateral needs and acquire collateral valuation.
- Present payment protection, mechanical repair coverage and guaranteed asset protection.
- Consistently achieve monthly, quarterly and annual sales and service goals.
- Make warm and cold member contacts by telephone, mail and email.
- Maintain a working knowledge of credit reports to evaluate credit standing, perform needs assessment and identify competitor buyout opportunities.
- Make recommendations, based on credit report analysis, to help the member save money by refinancing their existing loans.
- Understand and communicate tools and resources to assist members with their purchase decision (CarQuotes, online mortgage tools, etc.)
- Apply credit union procedures and policies and make recommendations for improvement.
- Maintain a working knowledge of all loan-related regulations.
- Proactively seek out and make recommendations for process improvements related to the lending sales function.
- Miscellaneous duties as assigned.

Technical / Interpersonal Skills

- Excellent written and oral communication skills.
- Must be proficient in the use of Windows office products and the internet.
- Ability to work in an organized manner in a fast-paced environment while handling multiple priorities simultaneously.
- Experience in consultative selling techniques and process with the demonstrated ability to listen well, understand individual circumstances and to overcome objections.
- Orientation toward action and driving for results.
- Possesses strong telemarketing skills.
- Pays close attention to detail with a high degree of accuracy.
- High level of analytical skill to evaluate financial needs and situations of members.
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
Requires a high-school diploma and a minimum of 1 year of relevant sales experience. Must be proficient in the use of Windows office products and the internet. Ability to successfully register with the Nationwide Mortgage Licensing System and Registry (NMLS) is required.

Language Skills
The ability to respond effectively to inquiries or complaints from members, regulators and others is required.

Mathematical Skills
Requires the ability to apply concepts such as fractions, percentages, ratios, and proportions to practical business situations.

Reasoning Ability
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.

Computer Skills
Requires knowledge of computer software including, but not limited to, word processing, spreadsheets, content management systems, and internet.

Physical Demands
The employee must occasionally lift and/or move up to 25 pounds.

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