

## **Senior Loan Underwriter**

Full-time

Lenexa, KS

### **Why Work for Mainstreet Credit Union?**

Because Mainstreet Credit Union was named the Best Credit Union in Kansas by Forbes Magazine, of course! Not to mention, Mainstreet Credit Union aims to be the financial home to every member. We continue to strive for a welcoming culture, where our employees are knowledgeable, helpful and accountable for their position within the team. To achieve this vision, we provide continued training and development opportunities, as well as a friendly environment where members and employees can feel at home. Being a not-for-profit organization, we keep business simple and real. We enjoy sharing in our community, and we always find the most effective way to serve our members.

In addition to our friendly and welcoming environment, we offer our employees:

- Work-life balance because of our day-time hours
- Three weeks of PTO in the first year with a generous annual PTO carryover plan
- A wide variety of insurance options for health, dental, and vision
- 401k with company match
- Company provided life insurance and long-term disability
- Discounts on consumer loans

### **Let's Learn About the Job**

#### **Position Overview:**

The Senior Loan Underwriter performs all duties of the Loan Underwriter. In addition, this position serves as the primary person to rehash direct and indirect loan applications. Being able to rehash a loan decision and come to an acceptable conclusion is expected. Professionalism, outstanding communication and negotiating skills are required to maintain both internal and external relationships. Act as the subject matter expert to retail staff.

#### **Major Responsibilities:**

1. Makes loan decisions on all consumer applications.
2. Serves as the primary contact person to negotiate previously decided loans.
3. Provide coaching to other Underwriters and lending team members.
4. Assists VP of Consumer Lending to generate increased loan volume system wide.
5. Helps to manage indirect lending relationships.

6. Funds indirect loan contracts.
7. Assists in cross selling products and services.
8. Review and make decisions as appropriate on consumer loan applications.
9. Facilitate loan growth while maintaining safety and soundness within the loan portfolio.
10. Work with lending staff throughout the CU system to promote the generation of loans.
11. Fund indirect contracts and remit proceeds accurately to dealers.
12. Perform file review for quality control.
13. Provide business development of indirect loans by building partnerships through in-person sales calls and telephone interaction.
14. Performs other duties as assigned.

**Knowledge, Skills and Abilities:**

- Extensive knowledge of lending regulations and compliance laws including REG B, Reg Z and specific knowledge of TILA-RESPA and MLA rules.
- Full knowledge of credit union lending products and services.
- Excellent communication and negotiating skills required.
- People skills and positive attitude.
- Time management skills.
- Proper business and personal etiquette.
- Develop and display pride in work.
- Understanding and use of good judgment skills.
- Personal Computer and programs relevant to position.
- Use of 10-Key, typewriter, facsimile machine, and other office equipment.

**Required Education and Experience:**

- Four year business degree.
- Ten (10) years of experience underwriting all consumer loan types.
- Five (5) years of experience working with indirect dealers required.
- Five (5) years of experience working with open and closed end real estate lending.

**Physical Requirements**

- Regularly required to talk and hear. Frequently required to stand, sit, walk, use hands to finger, handle or feel; and reach with hands and arms.

## **Company Overview**

Mainstreet Credit Union began in Johnson County over six decades ago as the Northeast Johnson County Teachers' Credit Union. Over the years, Mainstreet Credit Union has grown its business by expanding to new locations and acquiring smaller credit unions in the Kansas City area. Today, Mainstreet Credit Union has over 60,000 members, 12 branches across 9 cities, and a much shorter name!