



**Tohono O'odham Nation
Community Development Financial Institution**

P.O. Box 3130 • Sells, Arizona 85634
Office: (520) 383-0790 • Fax (520) 383-1679
Email: cdfi.ton@toua.net • Website: cdfiton.org

Job Description

Job Title: Loan Clerk
Closing Date: Open Till Filled
Pay: DOE

Note: All complete applications should be submitted to the CDFI Office for processing.

Position Summary:

The Loan Clerk will assist the Loan Administrator in processing loan applications for clients. They will become familiar with CDFI process and do intakes, pull and analyze credit reports, and prepare client packet for review. Loan Clerk will once a loan is approved prepare loan documents and pay set ups for clients. Loan Clerk will also conduct closing of loans making sure entire process is followed accurately to ensure proper closing with clients. Loan Clerk will assist the Loan Administrator to do collection calls on all past due loans and follow all pertinent steps in doing collections for past due clients.

Duties and Responsibilities:

- Will take phone calls and meet with in person clients that come/call to office on loan programs and provide all information needed to make client aware of loan processes and documentation needed for each loan program.
- Set appointments and do intake with clients and verify and examine all information for accuracy of loan application documents as well as having all documentation needed to complete the process
- During intake be able to pull credit reports/analyze reports with clients and obtain personal and financial data to assist in completing intake process.
- Once intake complete prepare documents accurately to put a file/packet together along with a credit memo to be reviewed by management and loan committee.
- Call all references and get HR verification or banks statements needed to have loan reviewed by committee.
- After review done by loan committee will contact client by phone and give them outcome of loan review and the process that needs to take place.
- Will assemble all loan documents needed for closing of loan as well as Payroll Deduction/ACH Payment documents and pay schedule for client at closing.
- Will assist in doing collections for past due clients by making phone calls to all numbers on file and write letters asking for payment and the situation they are at with past due payments.
- Prepare and type loan applications, letters, and required forms.
- Must be able to or have ability to learn to speak in front of clients and make presentations. Will do presentations on financial literacy, youth financial literacy, and any other presentations requested by outside entities of CDFI
- Will assist if Loan Administrator out of office on loan payments, loan balances, payoff inquires by clients.

- Must have capabilities to learn new aspects of CDFI and will be crossed trained on all job duties of all positions within CDFI.
- Will perform all other duties as assigned by management personnel

Interest, Skills, and Abilities:

- Knowledge of leading practicing preferred but willingness to learn a must
- Knowledge of administrative and clerical procedures and systems such as word processing, managing files and records, and other office procedures and terminology.
- The ability to read and understand information and ideas presented in writing
- Be able to multi-task and meet deadlines set by management personnel.
- Strong communicator, both orally and in writing.
- Computer software proficiency in Excel, Access, Word and other financial software programs.
- Ability to contribute to a team environment and accomplish deliverables in an accurate and timely manner.
- Carry out instructions both verbally and in writing.
- Ability to carry out a high standard of customer services while dealing with clients with their loan process.
- Ability to maintain confidentiality.
- Ability to work extended hours and various work schedules.
- Ability to interact and maintain good working relationships with individuals of varying social and cultural backgrounds.
- Ability to communicate efficiently and effectively both verbally and in writing.
- Ability to exercise independent judgment and decision making skills on the job.
- Ability to define problems, collect data, establish facts, and draw valid conclusions.
- Ability to carry out instructions furnished in verbal or written format.

Minimum Qualifications:

- High School Diploma or GED plus progressive administrative and/or secretarial experience; or equivalent combination of education and experience
- At least six (6) months experience preferred working in Financial Services industry in consumer lending with understanding of loan documentation preparation.

Compensation:

Salary may commensurate with applicant's experience and educational background.