

# UNIVERSITY OF SOUTHERN CALIFORNIA

## Lending Support Specialist (Credit Union)

Job Code: 115025

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OT Eligible: Yes

Comp Approval: 9/14/2021

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### **JOB SUMMARY:**

Provides high-quality service to members and internal staff at various stages in the loan process. Processes loan transactions and related requests. Processes loan adjustments, secures and releases collateral, and audits loan files. Provides technical guidance to internal staff as needed. Assists in developing procedures and guidelines for various loan functions. Serves as a part of the Lending Team.

### **JOB ACCOUNTABILITIES:**

<b><u>*E/M/NA</u></b>	<b><u>% TIME</u></b>	
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_____	_____	Fulfills various lending requests from members and internal staff. Processes loan transactions (e.g., payoff exceptions, charge-offs, insurance settlements). Provides technical guidance to internal staff as needed. Responds to inquiries via phone, email, and other business communication platforms (e.g., Slack). Gathers and analyzes member data to respond to inquiries and offer customized solutions.
_____	_____	Coordinates and processes title releases on paid-off loans. Conducts title research (electronic and paper) and Electronic Lien and Title (ELT) exception reviews. Processes payoffs and insurance settlements. Submits reporting of vehicle loan lien status data to management.
_____	_____	Secures liens on collateral for various loan products (e.g., vehicle loans, HELOCs, solar loans) in accordance with state/agency guidelines. Processes DMV paperwork and assists members in completing paperwork accurately. Communicates with dealers, lease companies, and various third parties to perfect titles. Processes requests (e.g., add-ons, refunds, filing claims) related to collateral protection insurance (CPI), credit life and disability insurance, debt protection, guaranteed asset protection (GAP), and extended vehicle warranty programs. Processes and services credit union employee loans and corporate credit card accounts, as needed.
_____	_____	Reviews exception reports and performs loan research to identify errors or issues impacting member accounts. Posts loan adjustments to correct or modify loan files (e.g., payment or fee reversals, interest refunds, due date changes). Resolves issues related to credit bureau disputes via E-Oscar.
_____	_____	Assists in developing procedures and guidelines for various loan functions (e.g., loan processing, file maintenance). Audits completed loan files to ensure accuracy and adherence to applicable laws, regulations, policies, and procedures.
_____	_____	Promotes an environment that fosters inclusive relationships and creates unbiased opportunities for contributions through ideas, words, and actions that uphold principles of the USC Code of Ethics.
		Performs other related duties as assigned or requested. The university reserves the right to add or change duties at any time.

**\*Select E (ESSENTIAL), M (MARGINAL) or NA (NON-APPLICABLE) to denote importance of each job function to position.**

**EMERGENCY RESPONSE/RECOVERY:**

Essential:  No

Yes In the event of an emergency, the employee holding this position is required to “report to duty” in accordance with the university’s Emergency Operations Plan and/or the employee’s department’s emergency response and/or recovery plans. Familiarity with those plans and regular training to implement those plans is required. During or immediately following an emergency, the employee will be notified to assist in the emergency response efforts, and mobilize other staff members if needed.

**JOB QUALIFICATIONS:**

**Minimum Education:**

High school or equivalent

**Minimum Experience:**

3 years

**Minimum Field of Expertise:**

Three years’ experience at a credit union or financial institution, interpreting and applying pertinent policies, procedures, regulations, and requirements. Demonstrated experience processing DMV paperwork. Demonstrated ability to work independently with minimal supervision, deftly handle time-sensitive matters, and meet strict deadlines in a financial services environment. Excellent written and oral communication skills, and an exemplary attention to detail. Demonstrated experience with office management software/tools (e.g. Google suite, Slack, Skype).

**Preferred Education:**

Bachelor’s degree

**Preferred Experience:**

5 years

**Preferred Field of Expertise:**

Bachelor’s degree in finance, business administration, accounting, or related fields. Five years’ experience at a credit union, interpreting and applying pertinent policies, procedures, regulations, and requirements. Demonstrated consumer lending experience. Knowledge of credit union service standards and loan operations, as well as all relevant local, state, and federal regulations governing financial institutions.

**Supervises: Level:**

May oversee staff, students and/or resource employees

**SIGNATURES:**

Employee: \_\_\_\_\_ Date: \_\_\_\_\_

Supervisor: \_\_\_\_\_ Date: \_\_\_\_\_

The above statements are intended to describe the general nature and level of work being performed. They are not intended to be construed as an exhaustive list of all responsibilities, duties and skills required of personnel so classified.

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