

Position Title: Lender-Indirect Auto Dept

Department: Financial Services

Reports to: Department Manager

Category: Exempt

Position summary:

Solicit business for Indirect Auto Portfolio. Works in support of the department manager. Performs a variety of follow-up duties including collecting past due payments. Develops relationships that facilitate cross selling other bank services and referrals to the Financial Services Group. Develops and maintains ongoing relationships with vendors, brokers and customers.

Essential Functions:

- View loan requests by dealers that are submitted through the Originate platform.
- Print all documents in support of the loan requested.
- Discuss and resolve any issues with the dealership related to the loan requested.
- Call and verify proof of employment, income and full coverage insurance as needed.
- Make decision and submit the request back to the dealership through the Originate platform.
- Handle customer inquiries i.e. payment arrangements, due date changes or extensions. Quote payoffs to customers, dealers, and other financial institutions.
- Make collection calls and assist with the department collector.
- Other duties as assigned. Job descriptions and duties may be modified as deemed appropriate by management.

Performance Expectations:

- Adhere to all policies, procedures and regulatory compliance issues of Cashmere Valley Bank.
- Practice a high degree of professionalism and confidentiality with a positive attitude. Manage time effectively completing assigned duties within required deadlines. Demonstrate a commitment to giving continuous quality customer service.
- Become effective in assessing the subjective factors of a borrower's credit profile to determine their willingness to repay. Understand and apply the objective credit factors in assessing the borrower's request.
- Must be able to decline a loan request and provide a thorough explanation, provide possible alternatives, and deal effectively with customer objections.
- Maintain a past due ratio of 2% or less, an overall file exception of 15% or less and compliance exception ratio of 5% or less. Maintain a high level of accuracy.
- Successfully complete and retain all in-house and offsite training as required. A good attendance record and overall reliability is essential.
- Model and uphold the Mission Statement of Cashmere Valley Bank.

Relationship Expectations:

- Accountable to Manager for fulfillment of all job responsibilities.
- Has extensive contact with dealerships and customers. Develop relationships within the community to build an identity as a person who can provide financial solutions.
- Contribute to an overall team effort by being an effective player.
- Develop an effective relationship of cooperation and communication with management and peers.

Job Requirements: Bachelor Degree in business, preferably with an emphasis in finance. Strong interpersonal, sales, telephone and written and verbal communication skills. Ability to learn, retain and follow legal and regulatory requirements. Familiar with Microsoft Word and Excel or ability to learn quickly. Ability to work independently without immediate supervision. Available to work Monday through Friday and Saturdays on an alternating schedule from 8:00 am to 6:00 pm with some early morning meetings and some travel required.

Physical Requirements: This position requires manual dexterity, lifting files and opening file cabinets. It also requires bending, stooping and standing as necessary. Must be able lift up to 20 lbs.

