



## Abaco - Vacancy Loan officer

We are seeking to fill the position of Loan Officer in our Abaco Branch Office who will be responsible for initiating credit cycles through the preparation and submission of loan applications.

## **Core Requirements:**

- Conduct interviews with individuals to understand their financing needs.
- Determine credit worthiness and eligibility for obtaining a loan in accordance with the credit policies.
- Guide individuals through the loan cycle and help them to understand the terms and conditions of their loan.
- Prepare and submit accurate and complete loan applications for review and approval.
- Keep members informed about the status of their loan requests.
- Grow a network of referral sources within the membership base.
- Offer exceptional service and solve any concern members may have.
- Be conversant and well versed with the organization's products and services.
- Create and spot opportunities for cross-selling or up-selling other financial products or services.

## **Qualifications:**

- A minimum of five (5) BGCSE passes with grades 'C' or above (or Pitman Level II), including Math and English.
- Prior experience in lending is preferred.
- At least two years of work experience in a financial institution.
- Ability to work effectively both in a team environment and independently.
- Strong communication skills and interpersonal abilities for effective interaction with colleagues and members.
- Exceptional analytical skills to accurately assess the creditworthiness of loan candidates.
- A keen attention to detail with strong organizational skills.
- Proficient in persuasion and negotiation to positively influence members.
- Comprehensive understanding of loan products.
- Proficiency in computer literacy is a mandatory requirement.

## Interested candidates should submit their resume and cover letter to <u>resume@tswccul.org</u> by April 25, 2025.

