Job Title: Commercial Loan Processor
Reports To: Member Business Lending Manager
Status: Non-Exempt **Date:** July 2026

Position Summary: Supports the Member Business Lending department by ensuring accurate and efficient preparation and processing of commercial and agriculture loan applications, ensuring all documentation is complete, and maintaining detailed records of loan transactions. Performs administrative duties, file maintenance, and correspondence with members as needed. Performs all duties in compliance with CCU policies and procedures.

Principal Duties and Responsibilities:
- Processes and gathers needed loan documents for commercial and agriculture loan requests.
- Prepares loan forms and sets up loans in the core system and other computer programs; disburses loans.
- Follows-up to ensure that proper and complete documentation is obtained for each member/commercial loan relationship.
- Requests necessary financial information at the end of the tax year or more often as required and follows-up if not received within specified period.
- Prepares and facilitates correspondence to members as needed.
- Manages the Member Business Lending department pipeline reports. Maintains tracking and exception lists to ensure items are requested and received in a timely manner.
- Communicates with title companies, appraisers, realtors, and mortgage staff to obtain needed information and order outside services as needed.
- Follows-up with commercial and agricultural lenders on the status of their files, including changes to loans.
- Completes document filing and scanning; ensures that all files are complete, organized, and neat.
- May back up the Senior Commercial Loan Processors, prepare cash flow statements and perform ratio analysis duties as needed.
- Responds to member inquiries, requests, problems or complaints and/or directs them to the appropriate person for specific information and assistance. Treats all members in a friendly and professional manner.
- Educates members on products, services, fees and policies; promotes and cross-sells CCU products and services based on member's needs
- Assists with other administrative tasks as needed to keep Member Business Lending department operating efficiently, including but not limited to transactions, payoff requests, satisfactions, notices, spreadsheets, data entry, filing, and letters.
- Performs any other duties as assigned.

Additional Duties and Responsibilities:
- Commits to CCU's mission, vision, and core values and model of Service Excellence. Lives and displays these values in all aspects of work and personal life.
- Keeps current in field by reading published information and attending authorized seminars and conferences. Occasional out-of-town travel may be required.
- Participates in training sessions and online courses as needed.
- Participates in regularly scheduled departmental meetings and coaching sessions.
- Gets involved in professional and/or community activities to make a contribution to local community/profession and to be visible in the community.

- Represents the department on committees that may be formed and/or at various CCU events.
- Other job-related duties may be necessary to carry out the responsibilities of this position.

Performance Expectations:

- Demonstrates accuracy and thoroughness and promotes this attribute to all employees.
- Performs all duties in compliance with CCU policies and procedures.
- Complies with Bank Secrecy Act requirements; maintains the integrity of our confidentiality policy at all times.
- Maintains a positive, professional appearance and attitude with members and co-workers.
- Develops and maintains positive working relationships with other employees; promotes teamwork concept.
- Maintains a neat workspace.
- Is punctual and reliable.
- Asks for help when necessary.

Knowledge, Skills, and Abilities:

- Must be accurate and detail-oriented in work.
- Excellent verbal and written communication and listening skills.
- Excellent multi-tasking and time management skills.
- Ability to work independently and collaboratively within a team environment.
- Demonstrated ability to maintain confidentiality and exercise sound professional judgment.
- Basic mathematical skills.
- Basic computer skills, including Microsoft Office.
- Ability to operate general office equipment.
- Related financial institution experience is preferred but not required.
- High school diploma or equivalent; post-secondary degree in a related field is preferred but not required

Work Relationships and Scope: Reports directly to the Member Business Lending Manager. This position interacts regularly with other Commercial Loan Processors, Commercial Credit Analysts, Loan Officers, and Branch Managers. Works periodically with all other staff, members & non-members. Frequent access to confidential member information.

Working Conditions: Work is performed largely in a pleasant office environment with minimal chance for personal injury and moderate noise level. The work environment is typically fast paced, and there may be occasions when the work environment is stressful. Work hours will normally be from Monday through Friday and any assigned Saturdays and may change depending on our needs or due to special projects, deadlines and other concerns. Physical requirements include the ability to sit for extended periods of time. Some walking, bending, stooping, and lifting of light materials is required. Frequent mental and visual concentration required for computer usage. Equipment that may be used includes copy machine, calculator, telephone, computer, fax machine, and other office and financial institution equipment.

Acknowledgment: This position description describes the general nature and level of work performed by the individual assigned to this position and should not be interpreted as all inclusive. It does not state or imply these are the only duties and responsibilities assigned to the position. The employee may be required to perform other job-related duties. All requirements are subject to change and to possible modification to reasonably accommodate individuals with a disability.

This position description does not constitute an employment agreement between the employer and employee and is subject to change by the employer as the needs of the employer and requirements of the position change.

Co-op Credit Union is an Equal Employment Opportunity (EEO) employer. It is the policy of Co-op Credit Union to provide equal employment opportunities to all qualified applicants without regard to race, color, religion, sex, sexual orientation, gender identity, national origin, age, protected veteran or disabled status, or genetic information.