

Job Title: Business Lending Intern
Reports To: Member Business Lending Manager
Status: Non - Exempt

Date: March 2024

Position Summary: Provides support and assistance to the Member Business Lending (MBL) department and other various lending-related areas at CCU. Assists with special projects and performs a variety of routine departmental functions. Performs all duties in compliance with CCU policies and procedures.

Principal Duties and Responsibilities:

- Assists the MBL department with maintenance on a variety of farm and business loans.
- Performs a variety of administrative tasks for business and farm loan files and member correspondence; including but not limited to data entry, scanning, making copies, filing, file clean up, sending letters, etc.
- Assembles business and farm loan application packages.
- Prepares business real estate satisfactions and release of assignment of leases and rents.
- Performs all duties in relation to business and farm personal property insurance; including but not limited to filing, coordinating with insurance agents, organization of documents, updates in the CCU core system, etc.
- Assist with annual risk rating analysis process, including but not limited to completing cashflows and risk rating forms.
- Assists with record retention and data entry related to annual inspections for farm and business loans.
- Assists the MBL department and other CCU departments with other special projects as needed.
- 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.
- 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.
- Effectively communicates ideas, thoughts, and concepts verbally and in written or graphic form.
- Performs all duties in compliance with CCU policies and procedures.
- Complies with Bank Secrecy Act requirements; maintain 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:

- Ability to operate general office equipment
- Basic skills with Microsoft suite
- Self-sufficient and able to work independently on projects
- High School diploma or GED
- Pursuing an Associate's or Bachelor's degree in a relevant field
- Related financial background is preferred but not required

Work Relationships and Scope: Reports directly to the Member Business Lending Manager. Works closely with other staff in lending-related departments, occasionally works with all other staff of CCU.

Working Conditions: Work is performed largely in a pleasant office environment with minimal chance for personal injury and moderate noise level. There may be occasions when the work environment is stressful. Work hours will normally be from Monday through Friday 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. Occasional travel may be required. Reasonable accommodations may be made to enable employees with disabilities to perform the essential functions.

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.