

Experienced Loans Underwriter role

Full time Role

Reporting to: Lending Team Lead

Office based – 3 The Mall, Lucan village.

Lucan District Credit Union is a not-for-profit credit union, set up for and owned by our members within the community of Lucan and Adamstown. Founded in March 1968 we are over 55 years in business. We have over 17,400 members and have €91m in member assets under management.

We are seeking an experienced Loans Underwriter to join our team

Key responsibilities

- Underwriting personal loans and mortgages within the prescribed decision support structure
- Ensure compliance with all policies and procedures
- Ensure all documents required to assess each loan are with each application
- Make decisions on personal loans within your delegated underwriting authority
- Underwrite and make a recommendation on a mortgage to the credit committee for final decision and sign off
- Follow the mortgage application procedure to finalise, issue the mortgage and follow up final documents to close file.
- Contact members where additional information is required or to clarify or discuss any aspect of the loan application to ensure all relevant data is captured to aid the lending decision.
- Manage and build key stakeholder relationships, including with members and colleagues
- Other ad hoc duties or projects that may be assigned by the Team Lead from time to time

Requirements for the role:

- Minimum 5 years' experience underwriting personal loans in a credit union or banking environment
- Ideally the candidate will have some mortgage underwriting experience.
- QFA qualification as a minimum and willing to undertake further training/education
- Good technical knowledge of all aspects of loan underwriting
- Ideally an understanding of Regulations relating to credit union lending
- Good attention to detail
- Good time manager
- Ability to prioritise tasks
- Very good computer skills including, MS Office products, specifically Excel
- Ideally knowledge of the Progress Banking system but not essential
- Good communicator and must be fluent in spoken and written English

To apply for this role please send a cover letter outlining why you are suitable for the role and your CV to recruitment@lucancu.ie by close of business on Friday 26th July 2024.

Canvassing will disqualify. Lucan District Credit Union is an equal opportunities employer.