Job Opening: Business Lending Specialist

Lower East Side People’s Federal Credit Union (LESPFCU) is a non-profit financial cooperative organized in 1986 that promotes economic justice and opportunity in NYC neighborhoods. We are owned by our members and dedicated to providing high-quality financial services and community development investments in low income, immigrant and other underserved communities. LESPFCU is $50 million in assets and has three physical branches in Lower East Side, East Harlem and Staten Island’s North Shore, and owns a mobile branch.

JOB SUMMARY:
The Business Loan and Outreach Specialist will be responsible for the promotion of all Business Lending products and services.

Job components includes the following:

- **Business Loan Origination, Underwriting and closing**
  - Take in loan applications and required supporting documents
  - Perform due diligence in underwriting consistent with credit union loan policy
  - Present loan application to the Commercial Lending Manager
  - Communicate loan decision to the member
  - Close Business loan

- **Technical Assistance**
  - Regularly communicate with prospective or existing borrowers
  - Secure and review financial statement
  - Regularly visits existing borrowers

- **Business Outreach**
  - Outreach to prospective borrowers
  - Outreach to community organizations and elected official to promote LESPFCU product and services.

- **Portfolio Management**
  - Maintain accurate loan file
  - Perform annual loan review

- **Other Responsibilities**
  - Work with credit union staff for the smooth and efficient operation of the credit union

EXPERIENCE & QUALIFICATIONS:
  - Associate / Bachelor Degree is preferred
  - 1-year related work experience
  - Proficiency with MS Excel required
  - Highly organized and able to work independently to meet deadlines
  - Strong writing and communication skills
- Able to work some evenings and weekends for outreach presentations or events
- Spanish speaker preferred

**COMPENSATION:**
LESPFCU offers an excellent benefits package and competitive salaries, commensurate with experience.

Please send resume and brief cover letter including salary requirements to: amorel@lespfcu.org. We regret that we will be unable to respond to each applicant. We will only contact candidates being considered for interviews. No phone calls please. Applications will be accepted until the position is filled.