

**CREDIT UNION  
JOB DESCRIPTION**

**JOB TITLE:** Consumer Loan Underwriter      **DEPARTMENT:** Lending

**REPORTS TO:** Consumer Lending Manager      **FLSA STATUS:** Non-exempt

**SUPERVISES:** No

**REVISION DATE:** 4/7/2017

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**PRIMARY FUNCTION:**

Approves loans within limits of authority and notifies loan interviewer of loan decisions. Evaluates and verifies loan applications and credit criteria. Computes debt ratios. Verifies employment and income. Determines value of collateral. Requests additional information if required. Ensures that loan requests are properly documented.