



JOB DESCRIPTION

JOB TITLE:	Consumer Credit Officer	JOB GRADE:		FLSA:	Exempt
BRANCH/DEPT:	Credit Admin-996	REPORTS TO:	CCO	REV. DATE:	2/14/13

SUMMARY:

This associate is responsible to decision Consumer Credit products in a Centralized environment. The decisions made by this associate have a direct impact on the bank and its customers. This associate will also assist with credit policy and underwriting.

REQUIREMENTS:

- College Degree (BS or BA from a 4 year accredited college or university required) and/or equivalent experience.
- Prior attendance in business and finance courses preferred.
- At least 5 years of experience in consumer lending.
- Must have prior consumer credit underwriting training.
- Credit Administration and centralized underwriting experience preferred, but not required.
- Must have excellent computer skills including experience with spreadsheet analysis and Microsoft Office.
- Must have excellent rapport building and communication skills.
- Must have excellent leadership skills.
- Must be able to work well in a teamwork environment.



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PRINCIPLE ACCOUNTABILITIES:

- Decision Consumer Credit Products in a Centralized environment. This will require spreadsheet analysis and thorough understanding of Fidelity Bank's policies and procedures. This analysis includes, but is not limited to, loan to value, debt to income, net worth, liquidity, etc. This associate will be required to make lending decisions that directly impact the finances of the bank. Decisions must be accurate and well documented.
- Provide support to Loan Officers in all areas of credit. This includes assisting with loan applications, explaining lending credentials and all other processes surrounding lending.
- Recommend loan decisions to the Chief Credit Officer and/or the President /Chairman/Vice Chairman of the Bank.
- Other duties and responsibilities as given by Chief Credit Officer.

The above statements are intended to describe the general nature and level of work being performed by people assigned to this job. They are not intended to be an exhaustive list of all responsibilities, duties and skills required of personnel so classified.

Affirmative Action/Equal Opportunity Employer