

Position: Business and Mortgage Underwriter

Credit Union Plus (CUP) is one of the largest Community Credit Unions in Ireland with a footprint across three Counties, with offices in Ballivor, Ballyjamesduff, Clonmellon, Dunshaughlin and our Head Office in Kennedy Road, Navan, Co. Meath.

We have expanded our member offering here at Credit Union Plus with a complete suite of financial services now available, including Current Accounts with Mastercard Debit Cards, Online/Mobile Banking, Mortgages, Business Loans, Insurances, and the full range of Personal Lending options. Due to the growth in lending demand, we have openings in our Loan Underwriting Team for experienced Business and Mortgage Underwriters with 3, 4 and 5 day week contracts available.

This is a permanent position, primarily based in our Navan Office.

Employee Benefits include fully supported opportunities for further training and education pertaining to the role, Employee Assistance Programme, Free onsite Car Parking, eligibility to join the Defined Contribution Pension Scheme matched with Employer contribution (post minimum service requirement*), and lots more.

- Are you keen to join a growing and progressive financial institution and are looking for a change?
- Are you tired of long commutes and long working days?

If the answer is yes, and you meet the criteria outlined below, this role could be for you! We would like you to join our team.

The Role:

Servicing all aspects of Personal, Business and Mortgage loans. Flexibility in terms of hours worked both during and outside of normal business hours is both expected and necessary.

Responsibilities include:

- Undertake the analysis, evaluation, and underwriting of proposed credit facilities for members and prospects for Personal, Business & Mortgage applications.
- Responsible for preparing in-depth credit packages. Taking ownership of the credit process, making decisions in the best interest of the member and the Credit Union.
- Functional responsibility for high performance of own work as an expert to support the delivery of strategic objectives.
- Assess credit opportunities; identify key risks, and structure alternatives working with colleagues and credit officers.
- Establish a rapport; maintain and grow important relationships within the member portfolio.
- Personal, Community, SME engagement and promotion in line with Business Development needs.
- Reporting to the Lending Manager. Contribute to the achievement of all targets for the business unit/area/department.
- Ensure that Policies and Procedures are adhered to.
- Engage in Team meetings and contribute to the training and development of colleagues.

The Person:

- Leaving Cert/CUA/APA Loans/ Relevant Training Completed.
- 5 - 8 years' experience in a similar role.
- Beneficial: Bachelor's Degree in relevant discipline / Diploma in SME Lending / QFA
- Superior Communication and Interpersonal skills
- Above average numeracy skills
- Extensive experience in taking loan applications.
- Extensive experience in Personal Loan underwriting
- Extensive experience in Business and Mortgage underwriting
- Computer skills with full knowledge of MS Office

Remuneration:

The remuneration package will be commensurate with the qualifications, experience and skills of the successful candidate.

The Application Process:

Those wishing to apply for this position should email their CV and covering letter (quoting **Business and Mortgage Underwriter** in email subject line) outlining the reasons why they believe that they are suitable for the role.

Email: recruitment@creditunionplus.ie

Closing Date: 10th May 2023

Credit Union Plus is an Equal Opportunities Employer