

Lincoln Maine Federal Credit Union

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Loan Officer

Job Type: Full-Time

Location: Lincoln, ME About Us

At Lincoln Maine FCU, we are committed to providing exceptional financial services that empower our members and strengthen our community. As a member-focused credit union, we prioritize personalized service, financial education, and innovative solutions to help our members achieve their goals. We are currently seeking a dedicated and detail-oriented Loan Officer to join our team! If you have a passion for helping people achieve financial success and a strong background in lending, we'd love to hear from you.

Position Overview

As a **Loan Officer**, you will play a key role in assisting members with their lending needs, providing guidance on loan options, and ensuring a seamless lending experience. You will be responsible for processing, evaluating, and approving consumer and mortgage loan applications while maintaining compliance with credit union policies and regulatory requirements.

Key Responsibilities:

- Assist members with loan inquiries, applications, and approvals
- Analyze financial information to determine creditworthiness
- Explain loan terms, rates, and repayment options in a clear and professional manner
- Ensure compliance with all credit union policies and federal/state lending regulations
- Build relationships with members to understand their financial needs and offer suitable lending solutions
- Collaborate with internal teams to streamline the loan process and improve member experience

What We're Looking For:

- Two years' experience in lending, banking, or financial services (previous loan processing &/or underwriting experience preferred)
- Strong customer service and communication skills ability to explain complex financial concepts in a simple way
- Detail-oriented with strong analytical skills ability to assess credit risk and financial statements
- Knowledge of loan regulations, policies, and best practices
- Proficiency in banking/lending software and Microsoft Office Suite
- A team player with a positive, member-first attitude

Why Join Lincoln Maine FCU?

- Competitive Salary & Benefits Package Including health insurance, retirement plans, and paid time off
- Growth Opportunities Invest in your career with ongoing training and development
- Community-Focused Culture Work with a team that values integrity, teamwork, and member service
- Work-Life Balance Supportive environment where your well-being matters

Submit your resume and cover letter to: loan@lincolnmainefcu.com or online at LincolnMaineFCU.com For questions, contact us at: 207-794-8623

Join us in making a difference in the financial well-being of our members and our community. We look forward to meeting you!

Lincoln Maine FCU is an equal opportunity employer. We celebrate diversity and are committed to creating an inclusive environment for all employees.