

## **JOB DESCRIPTION: CUSTOMER SERVICE REPRESENTATIVE**

### **SUMMARY:**

Provides customer service through timely, accurate and effective processing of customer transactions and requests, in accordance with company policies and procedures under moderate to minimum supervision. Assists with accounting, administrative and clerical tasks.

### **MAJOR DUTIES/RESPONSIBILITIES:**

- Perform cash drawer procedures including opening the branch, accepting, posting and reversing payments, balancing the cash drawer, making deposits, closing the branch.
- Process day-to-day transactions including answering the phone, taking applications, making recommendations regarding loan approvals; approving loans up to established lending limits, preparing loan documents, inputting loans into the system, completing loan closings, completing recording and releasing of secured interests and other interests, filing and handling customer inquires; collect accounts in varying stages of delinquency.
- Any other office duties assigned.

### **BASIC QUALIFICATIONS:**

- High School Diploma or comparable education or related training
- 1-5 years consumer finance or related experience
- Cash handling; computer skills; customer service skills
- Ability to work with minimum supervision
- Excellent communication skills
- Proficient working knowledge of Microsoft Windows, Excel and Word Applications

### **PREFERRED/DESIRED QUALIFICATIONS:**

- Associates Degree
- Bilingual, Spanish/English

### **WORKING CONDITIONS:**

- Normal office environment

### Competency Mapping Reference Sheet

**External Reference:** MOS (Military Occupation Specialty Codes)

**Internal Reference:** Lendmark Job Description Competencies

**Job Family:** Branch Operations (Customer Service Rep/CSR – Reports to Branch Manager)

JOB TITLE	COMPETENCIES	JOB CLASSIFICATION
CSR I	<ul style="list-style-type: none"> <li>• Performs cash drawer procedures including opening the branch, accepting, posting and reversing payments, balancing the cash drawer, making deposits, closing the branch.</li> <li>• Processes day-to-day transactions including answering the phone, taking applications, preparing loan documents, inputting loans into the system, completing loan closings, preparing loan files, completing recording and releasing of secured interests and other interests, filing and handling customer inquiries.</li> <li>• Performs any other office duties assigned.</li> </ul> <p style="text-align: center;"><b>MINIMUM QUALIFICATIONS</b></p> <ul style="list-style-type: none"> <li>• High School Diploma or comparable education or related training</li> <li>• 0-3 years consumer finance or related experience</li> <li>• Cash handling; computer skills; customer service skills</li> <li>• Ability to work with moderate supervision</li> <li>• Proficient working knowledge of Microsoft Windows, Excel and Word Applications</li> </ul>	Hourly, Non-Exempt
CSR II	<ul style="list-style-type: none"> <li>• Performs cash drawer procedures including opening the branch, accepting, posting and reversing payments, balancing the cash drawer, making deposits, closing the branch.</li> <li>• Processes day-to-day transactions including answering the phone, taking applications, making recommendations regarding loan approvals; approving loans up to established lending limits, preparing loan documents, inputting loans into the system, completing loan closings, completing recording and releasing of secured interests and other interests, filing and handling customer inquires; collect accounts in varying stages of delinquency.</li> <li>• Performs any other office duties assigned.</li> </ul> <p style="text-align: center;"><b>MINIMUM QUALIFICATIONS</b></p> <ul style="list-style-type: none"> <li>• High School Diploma or comparable education or related training</li> <li>• 1-5 years consumer finance or related experience</li> <li>• Cash handling; computer skills; customer service skills</li> <li>• Ability to work with minimum supervision</li> <li>• Excellent communication skills</li> <li>• Proficient working knowledge of Microsoft Windows, Excel and Word Applications</li> </ul>	Hourly, Non-Exempt
CSR III	<ul style="list-style-type: none"> <li>• Performs cash drawer procedures including opening the branch, accepting, posting and reversing payments, balancing the cash drawer, making deposits, closing the branch.</li> <li>• Processes day-to-day transactions including answering the phone, taking applications, making recommendations regarding loan approvals; approving loans up to established lending limits, preparing loan documents, inputting loans into the system, completing loan closings, completing recording and releasing secured interests and other interests, filing and handling customer inquires; collect accounts in varying stages of delinquency</li> <li>• Performs any other office duties assigned.</li> </ul> <p><b>BASIC QUALIFICATIONS:</b></p> <ul style="list-style-type: none"> <li>• High School Diploma or comparable education or related training</li> <li>• 5+ years consumer finance or related experience</li> <li>• Cash handling; computer skills; customer service skills</li> <li>• Ability to work with minimum supervision</li> <li>• Excellent communication skills</li> <li>• Proficient working knowledge of Microsoft Windows, Excel and Word Applications</li> </ul>	Hourly, Non-Exempt

## **JOB DESCRIPTION: Branch Manager**

### **SUMMARY:**

The role of Branch Manager II is responsible for the administration and efficient daily operation of a full service branch office, including operations, lending, product sales, customer service, and security and safety in accordance with Lendmark Financial Services objectives. Develops new business; provides a superior level of customer relations and promotes the sales and service culture through coaching, guidance and staff motivation. In addition, achieves individual and branch sales goals through new business sales, referrals and retention of account relationships. Provides leadership, training and supervision; delegates day to day operations to the Assistant Branch Manager or other branch personnel.

### **MAJOR DUTIES/RESPONSIBILITIES**

- Manage and motivate staff to meet goals and objectives relating to branch profitability, loan volume, credit quality, delinquency and expense.
- Make loan decisions up to established lending limits, close consumer loans, and collect accounts in more critical stages of delinquency while ensuring adherence to state and federal guidelines.
- Actively pursue business development relationships within his/her community. Sell products and services to meet sales goals.
- Manage matters regarding hiring, staffing, training, performance reviews and terminations as applicable. Establish lending authority for associates.
- Ensure a high quality of client service. Assist clients with the implementation of solutions, and monitor overall client satisfaction.
- All other duties as assigned.

### **BASIC QUALIFICATIONS:**

- Bachelor's degree or comparable education or related training
- 3-5 years of consumer finance experience or related industry or related management experience
- Personnel management and budgeting skills
- Effective communication, organization and sales skills
- Proficient working knowledge of industry related loan software, Microsoft Windows, Excel and Word Applications

### **PREFERRED/DESIRED QUALIFICATIONS:**

- Industry-related experience
- Bilingual, Spanish/English
- Ability to relocate

### **WORKING CONDITIONS:**

- Normal office environment
- Ability to travel, occasionally overnight

### Competency Mapping Reference Sheet

**External Reference:** MOS (Military Occupation Specialty Codes)

**Internal Reference:** Lendmark Job Description Competencies

**Job Family:** Branch Operations (Branch Manager)

JOB TITLE	COMPETENCIES	JOB CLASSIFICATION
Branch Manager I	<ul style="list-style-type: none"> <li>• Manages and motivates staff to meet goals and objectives relating to branch profitability, loan volume, credit quality, delinquency and expense. Makes loan decisions up to established lending limits, close consumer loans, and collects accounts in more critical stages of delinquency while ensuring adherence to state and federal guidelines.</li> <li>• Actively pursues business development relationships within his/her community. Sell products and services to meet sales goals.</li> <li>• Manages matters regarding hiring, staffing, training, performance reviews and terminations as applicable. Establishes lending authority for associates.</li> <li>• Ensures a high quality of client service. Assists clients with the implementation of solutions, and monitors overall client satisfaction.</li> <li>• Accountability for multi-tasking and performing other duties as assigned.</li> </ul> <p style="text-align: center;"><b>MINIMUM QUALIFICATIONS</b></p> <ul style="list-style-type: none"> <li>• Bachelors Degree or comparable education or related training</li> <li>• <b>0-3 years of consumer finance experience or related industry or related management experience</b></li> <li>• Effective communication, organizational and sales skills</li> <li>• Personnel management skills and budgeting skills</li> <li>• Proficient working knowledge of industry related lending software, Microsoft Windows, Excel and Word Applications</li> </ul>	Salaried, Exempt
Branch Manager II	<ul style="list-style-type: none"> <li>• Manages and motivates staff to meet goals and objectives relating to branch profitability, loan volume, credit quality, delinquency and expense. Makes loan decisions up to established lending limits, close consumer loans, and collects accounts in more critical stages of delinquency while ensuring adherence to state and federal guidelines.</li> <li>• Actively pursues business development relationships within his/her community. Sell products and services to meet sales goals.</li> <li>• Manages matters regarding hiring, staffing, training, performance reviews and terminations as applicable. Establishes lending authority for associates.</li> <li>• Ensures a high quality of client service. Assists clients with the implementation of solutions, and monitors overall client satisfaction.</li> <li>• Accountability for multi-tasking and performing other duties as assigned.</li> </ul> <p style="text-align: center;"><b>MINIMUM QUALIFICATIONS</b></p> <ul style="list-style-type: none"> <li>• Bachelors Degree or comparable education or related training</li> <li>• <b>3-5 years of consumer finance experience or related industry or related management experience</b></li> <li>• Effective communication, organizational and sales skills</li> <li>• Personnel management skills and budgeting skills</li> <li>• Proficient working knowledge of industry related lending software, Microsoft Windows, Excel and Word Applications</li> </ul>	Salaried/Exempt
Branch Manager III	<ul style="list-style-type: none"> <li>• Manages and motivates staff to meet goals and objectives relating to branch profitability, loan volume, credit quality, delinquency and expense. Makes loan decisions up to established lending limits, close consumer loans, and collects accounts in more critical stages of delinquency while ensuring adherence to state and federal guidelines.</li> <li>• Actively pursues business development relationships within his/her community. Sell products and services to meet sales goals.</li> <li>• Manages matters regarding hiring, staffing, training, performance reviews and terminations as applicable. Establishes lending authority for associates.</li> <li>• Ensures a high quality of client service. Assists clients with the implementation of solutions, and monitors overall client satisfaction.</li> <li>• Accountability for multi-tasking and performing other duties as assigned.</li> </ul> <p style="text-align: center;"><b>MINIMIM QUALIFICATIONS</b></p> <ul style="list-style-type: none"> <li>• Bachelor's degree or comparable education or related training</li> <li>• <b>Five or more years of consumer finance experience or related industry or related management experience</b></li> <li>• Personnel management and budgeting skills</li> <li>• Effective communication, organization and sales skills</li> <li>• Proficient working knowledge of industry related loan software, Microsoft Windows, Excel and Word Applications</li> </ul>	Salaried/Exempt

## **JOB DESCRIPTION: Assistant Branch Manager**

### **General Summary:**

The Assistant Manager works closely with the Branch Manager to ensure compliance with operating standards, staff productivity and performance, and customer service. This position may spend more than 50% of work time focused on CSR, loan or other administrative functions. May oversee staff and have accountability for branch opening/closing and basic employment accountabilities.

### **Competencies:**

- Assist with the management and motivation of the staff to meet goals and objectives relating to branch profitability, volume, lending, credit quality, collections and expense. Make loan decisions up to established lending limits or recommend loan decisions; process consumer loans; close consumer loans; collect accounts in varying stages of delinquency
- Assist manager with business development relationships within his/her community. Sell products and services to meet sales goals
- Assist with matters regarding hiring, staffing, training, performance reviews and terminations as applicable
- Ensure a high quality of customer service. Assist customers with the implementation of solutions, and monitor overall customer satisfaction
- All other duties as assigned

### **Minimal Qualifications:**

- Bachelor's degree or comparable education or related experience required
- 1-5 years consumer finance experience or related industry or related management experience required
- Effective communication skills
- Proficient working knowledge of industry or related industry lending software, Microsoft Windows, Excel and Word Applications

### **Preferred Qualifications:**

- Bilingual, Spanish/English
- Ability to relocate

### **Working Conditions:**

- Normal office environment
- Ability to endure light physical labor; some travel (10%)

### Competency Mapping Reference Sheet

**External Reference:** MOS (Military Occupation Specialty Codes)  
**Internal Reference:** Lendmark Job Description Competencies  
**Job Family:** Branch Operations (Assistant Manager – Reports to Branch Manager)

JOB TITLE	COMPETENCIES	JOB CLASSIFICATION
Assistant Manager I	<ul style="list-style-type: none"> <li>• Assist with the management and motivation of the staff to meet goals and objectives relating to branch profitability, volume, lending, credit quality, collections and expense.</li> <li>• Make loan decisions up to established lending limits or recommend loan decisions; process consumer loans; close consumer loans; collect accounts in varying stages of delinquency</li> <li>• Assist manager with business development relationships within his/her community. Sell products and services to meet sales goals</li> <li>• Assist with matters regarding hiring, staffing, training, performance reviews and terminations as applicable</li> <li>• Ensure a high quality of customer service. Assist customers with the implementation of solutions, and monitor overall customer satisfaction</li> <li>• All other duties as assigned</li> </ul> <p style="text-align: center;"><b>MINIMUM QUALIFICATIONS</b></p> <ul style="list-style-type: none"> <li>• Bachelor's degree or comparable education or related training</li> <li>• 0-3 years consumer finance experience or related industry or related management experience</li> <li>• Effective communication skills</li> <li>• Proficient working knowledge of industry or related industry lending software, Microsoft Windows, Excel and Word Applications</li> </ul>	Hourly, Non-Exempt
Assistant Manager II	<ul style="list-style-type: none"> <li>• Assist with the management and motivation of the staff to meet goals and objectives relating to branch profitability, volume, lending, credit quality, collections and expense. Make loan decisions up to established lending limits or recommend loan decisions; process consumer loans; close consumer loans; collect accounts in varying stages of delinquency</li> <li>• Assist manager with business development relationships within his/her community. Sell products and services to meet sales goals</li> <li>• Assist with matters regarding hiring, staffing, training, performance reviews and terminations as applicable</li> <li>• Ensure a high quality of customer service. Assist customers with the implementation of solutions, and monitor overall customer satisfaction</li> <li>• All other duties as assigned</li> </ul> <p style="text-align: center;"><b>MINIMUM QUALIFICATIONS</b></p> <ul style="list-style-type: none"> <li>• Bachelor's degree or comparable education or related experience required</li> <li>• 1-5 years consumer finance experience or related industry or related management experience required</li> <li>• Effective communication skills</li> <li>• Proficient working knowledge of industry or related industry lending software, Microsoft Windows, Excel and Word Applications</li> </ul>	Hourly Non-Exempt
Assistant Manager III	<ul style="list-style-type: none"> <li>• Assists with the management and motivation of the staff to meet goals and objectives relating to branch profitability, volume, lending, credit quality, collections and expense. Make loan decisions up to established lending limits or recommend loan decisions; process consumer loans; close consumer loans; collect accounts in varying stages of delinquency</li> <li>• Assists manager with business development relationships within his/her community. Sell products and services to meet sales goals</li> <li>• Assists with matters regarding hiring, staffing, training, performance reviews and terminations as applicable</li> <li>• Ensures a high quality of customer service. Assist customers with the implementation of solutions, and monitor overall customer satisfaction</li> <li>• All other duties as assigned</li> </ul> <p style="text-align: center;"><b>MINIMUM QUALIFICATIONS</b></p> <ul style="list-style-type: none"> <li>• Bachelor's degree or comparable education or related experience required</li> <li>• 4 or more years consumer finance experience or related industry or related management experience required</li> <li>• Effective communication skills</li> <li>• Proficient working knowledge of industry or related industry lending software, Microsoft Windows, Excel and Word Applications</li> </ul>	Hourly Non-Exempt