NOVATION
CREDIT UNION

500 Imperial Avenue N., Oakdale, MN 55128
800.369.6628 novation.org

Financial Solutions Officer

Location:
Hutchinson, MN Branch

Position Summary
At Novation Credit Union, we are committed to building lifelong relationships with our members. As a Financial Solutions Officer, you will play a key role in delivering an exceptional member experience by providing personalized financial guidance and solutions. In this role, you will proactively build and strengthen relationships while serving as a trusted financial partner. You will provide welcoming, efficient, and accurate service, demonstrate expertise in our digital channels, products, and services, and make sound lending decisions within established credit union guidelines.

Key Responsibilities

- Review and respond promptly to in person and online loan applications, ensuring timely and accurate follow-up with members
- Evaluate member financial needs and present appropriate lending and deposit solutions, including investment services and secondary loan options
- Pull and analyze credit reports, verify debts, and calculate estimated payments to ensure complete and accurate applications
- Determine acceptable collateral values for applicable loan requests
- Present and explain debt protection and collateral protection products (e.g., Debt Protection, GAP, Mechanical Breakdown, Insurance options)
- Approve or deny loan applications based on lending guidelines, assessing the applicant's ability to repay, stability, and creditworthiness
- Provide alternative solutions or recommendations when initial loan requests cannot be fulfilled
- Complete loan documentation and ensure timely closing and disbursement of funds
- Open new memberships and deposit accounts; follow up with new members to establish long-term financial relationships
- Deliver accurate and efficient support for a wide range of member financial inquiries
- Maintain a strong knowledge of credit union products, services, and current consumer lending trends
- Work independently while demonstrating sound judgment, initiative, and decision-making skills

- Processes requests from members for transfers of shares to loan payments, share withdrawals, check requests, CD transactions, line of credit advances, and any other requests received from members. Serve as a back-up to the teller role as necessary.

Required Skills & Abilities

- Strong written and verbal communication skills, with the ability to effectively interact with members and team members
- Ability to interpret policies, procedures, and lending guidelines
- Comfortable presenting information to individuals and groups
- Proficient in basic financial calculations, including interest, percentages, and loan-related figures
- Ability to analyze and solve problems involving multiple variables in structured situations
- Proficiency in Microsoft Office Suite and Fiserv XP2 (or similar systems)
- Strong attention to detail and organizational skills

Education & Experience

- Associate degree in business, finance, or a related field, or equivalent combination of education and experience
- 6 months to 1 year of related experience in lending, banking, or financial services preferred
- NMLS registration required (or ability to obtain)

Salary Range: (Hourly)
$24.00 - $36.00

Email resume to: humanresources@novation.org