



**Drogheda Credit Union Ltd.**  
**Clarke House, Laurence Street, Drogheda, Co Louth**

**Applications are invited for the position of**

## **Loans Officer – Drogheda Branch**

Drogheda Credit Union is a leading community-focused financial institution, committed to providing exceptional service and innovative financial solutions. With a strong presence across five branches in Drogheda, East Meath, Dunleer and Trim, we are dedicated to supporting our members and communities.

### **Job Purpose/Primary Objective**

Drogheda Credit Union Ltd are recruiting for a full time Loans Officer in our Drogheda/Loans Branch for a 12-month fixed term contract. The Loans Officer will be accountable to the CFO and will support the lending team in growing the credit unions lending levels in a manner which is consistent with the Credit Unions strategic and risk management objectives.

### **Key Responsibilities:**

#### ***Loan Assessment and Underwriting:***

- Assess loan applications in line with the policies, lending limits and criteria established by the Board of Directors.
- Perform detailed analysis and assessment of all types of loan applications.
- Underwrite loan applications within the assigned lending limits, making informed decisions and recommending approvals or declines.
- Review, process and underwrite overdraft applications.

#### ***Member Engagement:***

- Conduct loan interviews and gather the necessary financial information to support the loan application process.
- Communicate with members regarding ongoing loan applications and decision outcomes.
- Provide assistance to the Member Services Team and members with loan-related queries.

#### ***Lending Operations and Strategy:***

- Collaborate with the Lending Team on marketing campaigns to achieve the credit union's lending goals.
- Operate within the authorised lending discretion framework.

#### ***Administrative Support:***

- Undertake a variety of administrative and organisational tasks delegated by the CFO.



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**Required Skills & Qualifications**

- QFA, APA (Loans) or working towards a relevant qualification meeting Minimum Competency Requirements.
- 2+ years' experience in financial services, ideally in personal lending.
- Underwriting experience essential; mortgage underwriting desirable but not required.
- Strong attention to detail with analytical and problem-solving skills.
- Excellent interpersonal and organisational abilities.

Interested candidates should send a CV by email to Sarah Lynch at [recruitment@droghedacu.ie](mailto:recruitment@droghedacu.ie)

Closing date for receipt of applications is Wednesday 4<sup>th</sup> June 2025.

Click link to access the credit union recruitment privacy notice: <https://www.droghedacu.ie/careers>

*Drogheda Credit Union is an Equal Opportunities Employer*