

**Company Name: GTE Financial**

**Location: Tampa FL**

**Position: Capital Markets Analyst**

**Apply to: <https://www.gtefinancial.org/about/careers>**

## **POSITION SUMMARY**

The Capital Market Analyst will lead and/or perform all assigned duties related to Secondary Marketing. Main responsibilities include, but are not limited to, the following:

- The creation and distribution of mortgage rates
- Minimizing interest rate risk with the timely and accurate selling of loans originated for sale
- Perform support functions related to the Lock Desk
- Ensure timely and accurate delivery and purchase of all saleable loans
- Perform analysis of mortgage data to maintain and adjust to strategic initiatives

The individual(s) in this role is responsible for monitoring and supporting trading system applications and exchanges, as well as being able to solve complex problems that require both technical and business understanding.

## **ESSENTIAL DUTIES AND RESPONSIBILITIES**

- Perform all responsibilities in accordance with current organizational goals and standards.
- Responsible for the HLA and GTE Lock Desk function including communication with all necessary customers along with support and resolutions on pricing, locking, and systems issues.
- Review, validate and confirm all lock requests and extensions for accuracy and completeness. Monitor previously sold loans and commitments for changes in loan status including lock or trade expiration that may require resale or adjustment to previous loan sale commitment.
- Create and maintain performance reports to support key performance metrics
- Prepare and distribute daily investor purchase information to accounting and Cenlar as required with additional summary reporting provided to senior management.
- Manage all aspects of reporting to ensure saleable loans are delivered and purchased in accordance with current guidelines.
- Responsible for the accurate, complete, and timely delivery of all loans to Fannie Mae, Freddie Mac, and/or other investors including the updating of delivery status in appropriate system(s).
- Maintains and updates pricing model in a timely manner as required based on changes in loan programs, margin changes, or other changes as directed
- Ensures that pricing model assumptions are current and correct and that rate sheets provided to

production match pricing provided in Prime Alliance (PA)

- Monitors trading systems as needed and market price movement and advises senior management if necessary
- Interact with other areas of the credit union including mortgage production, marketing, accounting, systems support, and credit union management at all levels.
- Have a thorough knowledge of current mortgage system and its features.
- For the purpose of maintaining Credit Union goals, it is the responsibility of each employee to strive for the continuous quality improvement of processes and quality of service to internal and external customers.
- All work responsibilities are subject to having performance goals and/or targets established as part of the annual performance planning process or as the result of organizational goal and production planning.
- Must demonstrate a functional knowledge of the Bank Secrecy Act in addition to other Federal laws, including but not limited to: U.S. Patriot Act, Office of Foreign Assets & Control, Anti-Money Laundering, Right to Financial Privacy Act, and the Bank Bribery Act.

**Other Job Functions:**

- Full-time hours required, with additional hours as necessary to accomplish objectives, goals, and projects.
- Perform additional duties as assigned.
- Abides by all policies, procedures, and protocols set forth in the departmental, GTE Financial employee, operational and administrative policy manuals.

*Note: The above statements describe the general nature and level of the work being performed and are not an exhaustive list of all responsibilities of an employee in this job. Job duties can change at any time as directed by management. Furthermore, they do not establish a contract for employment and are subject to change at the discretion of the employer.*

**KNOWLEDGE SKILLS AND ABILITIES REQUIRED**

- Demonstrates strong analytical skills
- Above average Microsoft Excel knowledge
- Excellent communication skills
- Ability to determine best course of action within a wide array of choices
- Excellent time management skills
- Ability to operate independently with minimal supervision

**PHYSICAL REQUIREMENTS**

- Ability to lift up to 25 pounds
- Vision (or corrected) to normal range
- Requires light physical activity performing non strenuous daily activities of an administrative nature as well as periods of prolonged sitting. Requires; extensive typing, filing and writing.

#### **EDUCATION/EXPERIENCE REQUIREMENTS**

- Undergraduate degree.
- Minimum 3-5 years' experience or combination of education and experience.
- The associate is encouraged to attend (upon approval) those work-related educational or instructional classes as may be offered.
- Internal candidates must be a top contributor in annual performance review.

#### **RELATIONSHIPS**

In performing the above responsibilities, the Capital Marketing Analyst maintains the following relationships:

- **Manager of Secondary Market and Capital Markets**
- **Vice President of Treasury**
- **EVP and Chief Financial Officer**
- **Other Relationships**

GTE Financial reserves the right to revise or change job duties and responsibilities as the need arises.