



## POSITION DESCRIPTION

Position: Vice-President Lending

Department: Lending

Salary Range: \$100,000.00 - \$115,000.00

**Purpose:** Oversee the processes, procedures, and policies in the Credit Union's Lending Department. Ensure the credit union is operating within all federal, state, and local laws and regulations. Provides visible leadership and direction to the credit union's staff and members.

**Scope:** The Vice President of Lending is responsible for administration and efficient daily operations of the loan servicing operations, including consumer loan servicing, and commercial loan servicing. As leader for the lending department, the VP of Lending must pursue the best experience for the members and employees with thorough product knowledge. The position requires good supervisory and organization skills, the ability to remain focused in a fast-paced environment while managing strict deadlines, and the willingness to be an integral part of a lending team.

**Machine:** Personal Computer, Copy Machine, Scanner and Fax Machine

### Knowledge Requirements:

- Must be a decision-maker with well-developed interpersonal skills to represent the credit union positively in dealing with staff, dealers, vendors, and members.
- Possess strong leadership skills, organizational skills, and the ability to motivate and develop teams.
- A bachelor's degree in Business Administration, or other related fields of study or equivalent experience.
- A minimum of 4 years' experience of commercial lending and underwriting experience is required.
- A minimum 3 years' experience in directing and growing a consumer loan portfolio within the financial industry is preferred but not required (consumer portfolio includes auto, boat, RV, mortgage, and lines of credit).
- A minimum of 4-years's experience in management experience at a VP level or higher.

## Duties & Responsibilities:

1. Assumes overall responsibility for the success of the consumer loan portfolio, including indirect lending, direct lending, personal loans/lines of credit and mortgage.
2. Directs and monitors consumer lending operations, through subordinate staff, to ensure credit union meets established goals and objectives. Monitors product delivery and quality, taking action to resolve problems.
3. Assumes overall responsibility for the success of the commercial loan portfolio, including developing new and existing business relationships, underwriting, structuring, and closing commercial loans as well as maintaining and servicing the commercial loans.
4. Develops, proposes, gains acceptance for and implements consumer and commercial lending program policy and strategy; leads activities relating to new product development with respect to consumer and commercial loan programs. Manages consumer and commercial underwriting and processing activities ensuring regulatory compliance.
5. Monitors economic, market, and competitor pricing, making recommendations for product pricing adjustments.
6. Evaluates the loan portfolio, analyze developing trends, and recommends changes and improvements based on credit union standards, risk tolerances, and practices.
7. Maintains a, highly trained, highly skilled, motivated staff sufficient to meet consumer loan demands; ensures service level standards are met or exceeded and the team is delivering quality results.
8. Attend meetings and report on assigned areas of responsibility as requested by the President.
9. Audit loan portfolio to ensure policy guidelines are followed.
10. Investigate and resolve problems that arise in reference to member accounts.
11. Assist in any area as directed by the President.
12. Work closely with the President/CEO, CFO, VP of Operations, Branch Managers, Human Resource Manager, Marketing, and Compliance Coordinator to implement programs which will enhance the growth of the credit union.
13. Participate in the strategic planning and management of the credit union.
14. All other duties as assigned.

## Physical Requirements:

May be required to stand for extended periods of time. Vision abilities require close vision for frequent viewing of computer monitor and review of documents. Position involves wrist/hand manipulation, restriction to workstation for extended periods of time. Communication abilities required by this job includes clarity in speech and hearing for effective staff/member interaction. Must have a valid driver's license in order to travel to other locations as scheduled or needed.