



## ***Consumer and Business Loan Manager - Position Description***

<b>Reports to:</b> VP of Lending and Collections	<b>FLSA:</b> Salary - Exempt
<b>Location:</b> Main Branch	<b>Status:</b> Full-Time
<b>Reviewed:</b> 2/16 (approved: G.V. Babilon)	<b>Created:</b> 6/14 (updated: 2/16)
<b>Supervises:</b> Lending department	

### **POSITION SUMMARY**

This position exists to be responsible for the day-to-day operation of the consumer and business lending function for the Credit Union. The Consumer and Business Loan Manager is expected to be responsible for regulatory compliance including state and federal lending laws. This position is tasked with building and maintaining a network of credit union contacts, to tap into best practices. Situations can move quickly from low stress to high stress and can require long and flexible hours. These work hours include weekends & holidays. This position meets the salary requirements stipulated by the DOL in regards to the FLSA Administrative exempt requirements.

### **ESSENTIAL FUNCTIONS**

- Develop, apply and evaluate policies and procedures for the consumer and small business departments
- Responsible for the underwriting of direct and indirect consumer, small business, and mortgage loans, quality review processes, people, and loan audit functions of the Credit Union
- Monitors all lending activity to ensure compliance with credit union standards, policies, procedures and all applicable state and federal regulations
- Hold regular training sessions and meetings with all lending personnel to improve skills.
- Ensure that consumer and small business loan policies, procedures, services, products, and documentation meet federal and state regulations and laws
- Understand compliance issues, and attend training as related to the position
- Proactively coach and mentor staff regarding HR policies and procedures
- Create and utilize production and trending reports to effectively manage performance and change; provide information to management and committees as needed
- Manage lending staff including setting schedules, approving leave time, reviewing performance, counseling, and disciplining
- Prepare and present performance reviews for direct reports
- Act as the subject matter expert for departmental systems and processes and oversee departmental projects
- Review, update, and maintain as required, written procedures for assigned departments
- Look for opportunities to improve existing processes within the business unit
- Collaborate with and support Branch Management and employees to achieve objectives and goals including but not limited to production, member service, accuracy, response time and compliance
- Actively seek methods for increasing all loan volume while maintaining a high quality loan portfolio
- Work with the Business Development Officer in marketing of the Credit Union's loan programs including on-site visits to businesses, vehicle dealers and dealerships, and lending related events
- Work with the sales team to maintain a balance between loan growth and quality, in accordance with strategic plans and budgets
- Communicate with the Collections staff to ensure that negative trends are minimized and that adjustments to underwriting are made appropriately and on a timely basis
- Compile reports for ALCO, the Credit Review Committee and Board reports as needed.
- Assist the credit union with any special projects that may require research, regulatory changes, and/or new policies or procedures
- Perform other duties as assigned
- Mandatory compliance of all BSA/AML regulations, forms and procedures:

- Maintain awareness of and report suspicious activity
- Complete annual BSA training
- Notify the Compliance Officer of any substantive discrepancies

## **REQUIRED KNOWLEDGE, SKILLS AND ABILITIES**

### **Knowledge of:**

- Our mission and values, and communicate it to all members
- All applicable state and federal regulations
- TOPCU's policies and procedures
- All areas of your responsibility
- Microsoft (Word, Excel, Power Point), Windows and all programs/software applicable to department

### **Skills:**

- Excellent problem solving and analytical skills
- Strong relationship and people skills especially under adverse conditions
- Strong conflict-management
- Strong organizational, time management, and project management
- Good written, verbal, and presentation skills
- Good listening skills

### **Ability to:**

- Mentor and coach
- Work in a fast-paced, highly motivated atmosphere
- Confront difficult issues head on and find positive solutions
- Establish and maintain focus on long-term vision
- Challenge the process, peers and those with a higher level of authority

## **MINIMUM EDUCATION, EXPERIENCE AND TRAINING**

- Bachelor's degree
- Five years of experience in consumer and small business lending
- Supervisory experience

### **OR**

- Ten years related experience; or
- Equivalent combination of education and experience

### **Preferred:**

- Active driver's license and ability to travel

## **PRE-EMPLOYMENT**

Pre-employment Credit Check: Yes

Pre-employment Bondability Check: Yes

Pre-employment Drug Testing Required: Yes

Pre-employment Background Required: Yes

Physical Activity	Definition	Never	Occasionally (activity or conditions exist 0-2.5 hrs/day)	Frequently (activity or conditions exist 2.5-5.5 hrs/day)	Constantly (activity or conditions exist 5.5+ hrs/day)
Repetitive Motion	Repeating movements of arms, hands, wrists, fingers				X
Talk	Express or exchange ideas verbally			X	
Hear	Perceive sound by ear			X	
See	Obtain impressions through the eye				X
Kneel	Bend legs at knee, come to rest on knees		X		
Crouch/Squat	Bend body down and forward, bending legs and spine		X		
Crawl	Move on hands, knees, and feet		X		
Climb	Ascend/descend ladders, stairs, ramps		X		
Sit	Sit				X
Stand	Stand			X	
Walk	Move about on foot; average distance per shift 3-5 miles			X	
Bend/Stoop	Bend downward and forward by bending spine at waist		X		
Lift	Raise or lower object > 10 lbs. from one level to another		X		
Lift	Raise or lower object > 25 lbs. from one level to another		X		
Carry	Transport an object		X		
Push	Press with steady force, thrust objects forward, downward, outward		X		
Pull	Drag or tug objects		X		
Turn/Twist	Move a body part in circular motion		X		
Balance	Exceeding ordinary body equilibrium	X			
Reach	Extend hands and arms in any direction		X		
Handle	Seize, hold, turn with hands		X		
Distinguish Color	Ability to distinguish color		X		
Fingering	Picking, pinching, typing, or otherwise with fingers rather than whole hand				X
Grasping	Applying pressure to an object with the fingers and palm			X	
Feeling	Perceiving attributes of objects, such as size, shape, temperature, or texture	X			
Mental / Cognitive Activity	Definition	Never	Occasionally (activity or conditions exist 0-2.5 hrs/day)	Frequently (activity or conditions exist 2.5-5.5 hrs/day)	Constantly (activity or conditions exist 5.5+ hrs/day)
Communication	Comprehend and use basic language, either written or spoken, to communicate information and ideas				X
	Comprehend and use technical or professional language, either written or spoken, to communicate complex ideas				X
Calculation	Perform numerical operations using basic counting, adding, subtracting, multiplying, or dividing				X
	Perform complex quantitative calculations or reasoning using algebra, geometry, statistics, or abstract symbols				X
Problem Solving	Formulate and apply appropriate course of action for routine or familiar situations			X	
	Use logic to define problem, collect information, establish facts, draw valid conclusions, interpret information and deal with abstract variables for unique or unfamiliar situations			X	
Environmental Conditions	Definition	Never	Occasionally (activity or conditions exist 0-2.5 hrs/day)	Frequently (activity or conditions exist 2.5-5.5 hrs/day)	Constantly (activity or conditions exist 5.5+ hrs/day)
Weather And Temperature	Protection from weather conditions but not necessarily from temperature changes				X
	Subject to outside environmental conditions – no effective protection from weather		X		
	Activities occur inside and outside		X		
	Subject to extreme cold (typically below 32°)	X			
	Subject to extreme heat (typically above 100°)	X			

Atmospheric Conditions	One or more of the following conditions that affect the respiratory system of the skin: fumes, odors, dusts, mists, gases, or poor ventilation		X		
	Worker is required to wear a respirator	X			
Noise	Sufficient noise to cause the worker to shout in order to be heard above the ambient noise level	X			
Vibration	Exposure to oscillating movements of the extremities or whole body	X			
Hazards	Proximity to moving mechanical parts, moving vehicles, electrical current	X			
	Working on scaffolding and high places	X			
	Exposure to chemicals	X			
	Exposure to oils: air and/or skin exposure to oils and other cutting fluids	X			
	Worker is required to function in narrow aisles or passage ways	X			
	Worker is exposed to infectious diseases	X			
	Worker is required to function around prisoners or mental patients	X			

Physical Requirements Checklist

<input type="checkbox"/>	<b>SEDENTARY</b>	<ul style="list-style-type: none"> <li>■ Exerting up to 10 pounds of force occasionally and/or a negligible amount of force frequently or constantly to lift, carry, push, pull, or otherwise move objects, including the human body.</li> <li>■ Sitting most of the time.</li> </ul>
<input checked="" type="checkbox"/>	<b>LIGHT</b>	<ul style="list-style-type: none"> <li>■ Exerting up to 20 pounds of force occasionally and/or a negligible amount of force constantly to move objects.</li> <li>■ Use of arm and/or leg controls requiring greater exertion of force than for sedentary work, and worker sits most of the time.</li> </ul>
<input type="checkbox"/>	<b>MEDIUM</b>	<ul style="list-style-type: none"> <li>■ Exerting up to 50 pounds of force occasionally and/or up to 20 pounds of force frequently, and/or up to 10 pounds of force constantly to move objects.</li> </ul>
<input type="checkbox"/>	<b>HEAVY</b>	<ul style="list-style-type: none"> <li>■ Exerting up to 100 pounds of force occasionally and/or up to 50 pounds of force frequently, and/or up to 20 pounds of force constantly to move objects.</li> </ul>
<input type="checkbox"/>	<b>VERY HEAVY</b>	<ul style="list-style-type: none"> <li>■ Exerting in excess of 100 pounds of force occasionally, and/or in excess of 50 pounds of force constantly to move objects.</li> </ul>

*This position description is intended to indicate the basic nature of the position(s) allocated to this class and examples of typical duties that may be assigned. Any one position may not include all of the duties listed, nor do any listed examples include all tasks, which may be found in positions of this class. This position description does not constitute an employment agreement between the employer and employee and is subject to revision by the employer as the needs of the employer change and/or requirements of the job-related duties expand or are updated.*