

Vice-President of Lending

Employer: United Community Credit Union

United Community Credit Union is a full-service financial institution founded in 1950. Today the credit union boasts more than \$105 million in assets, has nearly 12,000 members, and serves anyone living, working, or attending school within the east Houston area.

Description:

United Community Credit Union is now accepting applications for the position of Vice-President of Lending which will be located at our new Summerwood location. This position's primary role is to direct and oversee all aspects of lending activity for the credit union and to ensure effective and efficient operations, quality of member service, and compliance with existing regulations and policies. In addition, this position is responsible for developing and executing an efficient lending plan and strategy while creating innovative product developments and loan promotions.

Functions and Responsibilities:

- In-directly supervises all loan staff and ensures a high quality of service while maintaining efficiency.
- Conducts regular meetings with lending personnel
- Prepares lending activity reports and makes recommendations to senior management for improvements.
- Participate in strategic planning and development of credit union policies, procedures, and goals
- Develop and implement policies and procedures consistent with external laws and regulations and in support of the credit union's goals and strategic direction
- Create and integrate process and product efficiencies to positively impact member experience and loan growth
- Oversee loan staff development and monitor performance standards while providing mentoring, coaching, and training to support and develop the department
- Establish and ensure the implementation and achievement of target goals of the department
- Communicate goals and direction with all staff to ensure clear understanding of lending rules, regulations, requirements, and expectations
- Coordinate with other departments to maintain consistency.
- Oversee and monitor loan functions to achieve strategic goals while directing the work of loan managers including underwriting, loan processing, and loan approval/denials
- Research and evaluate feasibility of new lending products
- Develop and implement plans for expansion of lending programs
- Stay abreast of changes in the industry and any changing trends, while attempting to effectively react to changes to maintain competitiveness
- Underwrites more complex loans by utilizing assigned lending guidelines
- Responsible for enhancing the technology used within the lending area and promoting the credit union in the community
- Responsible for reporting on lending operations the management team and on occasion the Board of Directors
- Develop measurable lending goals and objectives that focus on both member service and long term profits
- Remain cognizant of changes within the economic environment and the potential impact of these changes on member borrowing trends
- Develop and implement initiatives to garner efficiencies through the lending and collection process
- Other duties as assigned

Knowledge, Skills, and Abilities:

Education

Bachelor's Degree in Accounting, Business Administration, Finance, Financial Management, Economics, Management or other applicable field from an accredited university or equivalent mix of education and experience required

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<i>Experience</i>	Five (5) years of lending, senior management and financial industry experience preferred. Management experience is required
<i>Skills/Abilities</i>	<p>Must have strong verbal and interpersonal communication skills and also the ability to effectively communicate with members, management, and staff.</p> <p>Must be able to think and plan strategically while acting tactically and creatively to meet goals</p> <p>Extensive knowledge of financial institution lending operations</p> <p>Proven ability to promote loan growth</p> <p>Excellent organizational, time management, problem prevention, and problem-solving skills</p> <p>Self-motivated with a strong work ethic</p> <p>Ability to set strategic goals and ensure a high quality of products and services</p> <p>Ability to deal effectively with complex problems involving multiple facets and variables in non-standard situations</p> <p>Ability to gather, assemble, correlate, and analyze data and develop solutions as needed</p> <p>Comprehensive knowledge of financial service industry products, lending regulations, and compliance requirements</p> <p>Possesses an outgoing personality and a positive outlook</p> <p>Must be a team player and adaptable/flexible related to work schedule.</p> <p>Must have a professional appearance, dress, and attitude</p> <p>To maintain a highly motivated and well-trained staff</p> <p>To maintain a full knowledge of all products and services and continually learn and stay current with trends in the marketplace</p>
<i>Physical Requirements</i>	While performing the essential duties of the position, the employee would be regularly required to stand, sit, walk, stoop, kneel, talk, and hear. Vision requirements include close vision and the ability to focus. The nature of this position requires physical mobility and the ability to occasionally lift and/or move a maximum of 30 pounds
<i>Working Conditions</i>	Work is performed indoors with some potential for exposure to safety and health hazards related to electronics work. May require periodic travel between branches. There is exposure to potential hazardous conditions such as robbery. Employees are to receive detailed instructions and procedures to follow in order to minimize risk. In accordance with the American with Disabilities Act, it is possible that requirements may be modified to reasonably accommodate disabled individuals. However, no accommodations will be made which may pose serious health or safety risks to the employee or others or which impose undue hardships on the organization.