

# Vice President of Lending

## POSITION PURPOSE

The Vice President of Lending is responsible for planning, directing, and organizing the Credit Union's Retail and Commercial lending functions. Facilitates optimal development of long-range plans and budgets that contribute to overall profitability and growth. Ensures that lending is in accordance with established policies, procedures, and legal requirements. Ensures that lending activities result in maximum volume, appropriate profit for the credit union, and minimal delinquency ratio. Oversees assigned departments and branches, analyzes and evaluates the effectiveness of lending and ensures that established goals are met. Develops policies, procedures, and training to ensure efficient and effective operations. Supervises and appraises the activities of subordinate managers and ensures that all services are professionally delivered, and members are well served.

## QUALIFICATIONS:

**EDUCATION/CERTIFICATION:** Bachelor's degree in Business Administration, Accounting, or related field or equivalent combination of education/experience.

**REQUIRED KNOWLEDGE:** Thorough knowledge of lending, credit, and collections policies and financial services. Understanding of Finance, Operations, and Human Resource procedures and all related legal requirements and familiarity with Information Technology and Marketing programs.

## EXPERIENCE REQUIRED:

- At least five years of managing a department of eight or more.
- Five plus years of secondary market mortgage underwriting & deliver of loans, preferable with Freddie Mac.
- Minimum two years of Indirect Auto Financing, Commercial Lending Involvement, and Asset Recovery experience.
- Proficient in all Regulatory Lending Compliance.
  - All in a Credit Union or similar financial institution.

**SKILLS/ABILITIES:** Strong leadership and supervisory skills. Excellent financial analysis abilities. Solid communication and negotiation abilities. Strong public relations skills. Able to use all related computer applications and business machines.