

**August 2009**

## **Consumer Loan Manager**

**Reports to: Director – Consumer Loans**

**Position Purpose:** Manage and oversee the loan administration and consumer loan service staff in accordance with established credit union policies, procedures and regulations. Manage the lending process at Wings Financial FCU including the development of technology solutions that enhance the lending processes. Assist the Director of Consumer Loans with maintaining a high level of asset quality within the loan portfolio.

### **Requirements**

- Demonstrated ability to lead, direct and motivate others within a team environment.
- Proven ability to provide operational direction on systems analysis, design, development, testing and deployment.
- Desire, ability and experience in working with people in a professional setting as demonstrated by a positive, enthusiastic attitude, exceptional interpersonal skills, professional business appearance and previous work experience.
- Proven sales leadership skills.
- Minimum of 3 years lending experience.
- College degree or equivalent work experience as demonstrated by increased levels of accountability, knowledge, and management...
- Experienced in Microsoft Office products.
- Excellent oral and written communication skills.

### **Management**

1. Lead and direct sales efforts of staff.
2. Conduct annual performance evaluations on a timely basis.
3. Utilize leadership dynamics for establishing staff direction in behavior, appearance, and communication skills.
4. Ongoing staff development through counseling, training, and motivation.
5. Regulate staffing levels to optimize the level of member service, income and expenses and employee needs.
6. Establish and annually review performance standards and job descriptions for all direct reports.

### **Loan Administration – Processes**

1. Management of technology solutions that enhance the lending process in both host and loan origination systems.
2. Develop and maintain procedures for the processing and disbursement of consumer and home equity loans.
3. Process improvement in consumer and home equity processing.
4. Ensure that adequate systems and procedures are in place for the tracking of liens and insurance that is held on collateral secured loans
5. Establish productivity standards and regularly measure.
6. Prepare and maintain department operating budget, including review and approval of loan administration invoices.

### **Lending – Processes**

1. Complete understanding of the lending processes employed by Wings Financial FCU.
2. Demonstrated ability to develop a working knowledge of loan origination system and how it interfaces with existing host system.

3. Ongoing analysis of alternative technology solutions within the industry.
4. Maintain and recommend changes to the scorecard model used for underwriting decisions.
5. Responsible for the implementation and management of all lending procedures.

### **Communications**

1. Ensure that staff meetings are conducted on a regular and reoccurring basis within all areas of accountability.
2. Act as participant while fulfilling committee roles and responsibilities.
3. Respond to all member complaints and suggestions regarding products or services within area of accountability.
4. Maintain professionalism within all communications both written and oral.
5. Ensure that all member correspondence that leaves your areas of accountability is neat, accurate, and professional.
6. Establish and maintain effective working relationships with external and internal business partners

### **Reporting**

1. Organize, coordinate, and accurately produce monthly lending reports for management as well as ad hoc reports as needed.
2. Attention to detail as evidenced by accurate reporting.
3. Prepare necessary business plans, forecasts, or analysis, which include expense and revenue projections when recommending product or procedural change.

### **Physical Requirements**

Light work – predominantly in sitting for extended periods, walking. Negligible amount of force exerted in lifting, carrying, pushing, or moving objects. May occasionally exert up to 10 lbs of force to move an object. Motor coordination, finger dexterity, and manual dexterity.