



Family First Credit Union is one of the most financially sound institutions in Georgia with a capital ratio of 13.5%. We have 12,000 members and offer the best products and services available. We offer a competitive benefits package that includes health, dental, vision, long term disability, two life insurance plans, paid time off, tuition assistance, 401K, and defined benefit plan.

**Opening: Vice President of Lending**

**Purpose:**

The Vice President of Lending is responsible for overseeing and managing the lending operations of the credit union which includes Consumer Lending, Real Estate Lending, and MBL Lending. This involves responsibility for planning, organizing, implementing, directing and controlling all areas of responsibility to lending policies, procedures, and strategies to maximize loan growth, profitability and portfolio quality. This position requires a strategic leader capable of managing a complex and evolving lending environment.

**Responsibilities:**

- Work with the CEO to develop and execute a strategic plan of the lending departments of Consumer Lending, Real Estate Lending, and MBL Lending.
- Ensure compliance with state and federal lending laws.
- Design, develop and implement lending programs, policies and processes for the Credit Union, maintaining a balance between risk management and member satisfaction.
- Provide analysis and recommendations of participation member business loans from Credit Union Business Services.
- Manage the participation program for Credit Union Lending Services.
- Lead quarterly Credit Committee meetings which include exceptions to charge offs, exceptions to policy, modifications, and credit review.
- Underwrite and administer Home Equity Line of Credit Loans.

- Present the monthly lending report at the Board meetings.
- Communicate credit union goals and direction with all employees to ensure clear understanding of rules, regulations, requirements, and expectations.
- Direct the work of Branch Managers in all lending areas to include underwriting, loan processing, loan documentation, and approval or denial of loans for Consumer Lending and Real Estate Lending.
- Oversee the development and monitoring of performance standards. Provide mentoring, coaching, or training to support and develop managers and staff.
- Research and evaluate feasibility of new lending products. Develop and implement plans for expansion of lending programs.
- Work with Branch Managers and the Vice President of Member Solutions on complex workout issues to prevent losses to the Credit Union.
- Represent and promote the credit union at external Marketing functions.
- Monitor and evaluate the effectiveness of the lending programs and initiatives.
- Other responsibilities as assigned to by the CEO.

### **Qualifications:**

- Consumer lending experience (Minimum 5 years experience)
- Commercial lending experience preferred
- College degree
- Strong written and verbal communication skills
- Must also have a demonstrated ability to work closely with members, Board of Directors, committees, and staff
- Gives attention to detail and pride in quality of work
- Highly organized, with an ability to handle multiple tasks under tight deadlines and to work independently
- Salary based upon experience

Please send your resume and salary requirements to [search@ffcuga.org](mailto:search@ffcuga.org). Family First Credit Union is an equal opportunity employer, and as such it is our policy to offer equal employment opportunity (EEO) to all qualified persons without regard to race, color, sex, religion, age, disability, veteran status, or any other characteristic as established by law.