

Job Title

VP of Consumer Lending

Short Description

The primary function of this position is to assist Community Credit Union of Florida in living out our Mission, "Always improve the financial well-being of our members and make a positive difference in our community." One of the primary means to achieve this end is to develop a highly effective team of employees and develop each employee to their highest potential through coaching and leadership. Responsible for ensuring that outstanding service is delivered to both internal and external members. In addition, the VP of Consumer Lending is responsible for the overall operation of the department including supervision of department personnel; originating, underwriting, and servicing processes and procedures; regulatory compliance; rates and pricing recommendations; external origination activities and meeting departmental goals within budgetary guidelines. The VP of Consumer Lending is responsible for consumer loan originating, safe and sound underwriting, servicing processes and procedures; regulatory compliance; rates and pricing recommendations; and external origination activities

Full Description**ESSENTIAL DUTIES**

- 1) Demonstrates enthusiastic support of corporate mission, core values, and long-term objectives by performing job duties within our bylaws, regulations, Board of Directors policies, established internal and external service standards, and our work procedures while possessing adequate product knowledge as measured by the annual product knowledge assessment.
- 2) Delivers service to both internal and external members that is in alignment with the credit union's Service Promises and meet all established service goals.
- 3) Abides by CCU's Service Promises when helping a member or co-worker to ensure timely responsiveness to the individual's needs. Promotes teamwork, respects opinions, abilities, and contributions of others, and conveys a willingness to assist and cooperate with others for the benefit of the organization.
- 4) Assists in attaining established departmental goals and adheres to all credit union standard operating policies and procedures, as well as state and federal regulations and guidelines.
- 5) Manages direct reports to maximize productivity, efficiency, and the potential of the human assets of the company, including hiring, directing job assignments, setting performance expectations, monitoring staff performance, coaching, counseling, training, assuring compliance with regulatory requirements, and

organizational mission, values, service standards, policies, and work rules. Appraises performance and provides recommendations for staff compensation, promotion, and termination, as appropriate.

6) Facilitates training of lending and collections, including underwriting philosophy, procedures, processes, best practices, and regulatory changes.

7) Actively participates in pricing strategy discussions through understanding market competition, and risk-based pricing strategic considerations, and aligned with the credit union's growth strategies.

8) Develops, implements, and achieves objectives and goals of department business strategies for consumer lending and the member solutions programs in support of CCU's overall strategy. Responsible for improving market penetration, developing new product lines, mitigating risk while optimizing return, and optimizing asset recovery.

9) Instills and maintains a positive sales environment through education of the credit union's lending products and services; monitors and mentors staff to ensure members receive quality service and are offered products to improve their financial well-being.

10) Aligns the consumer lending strategy in support of the credit union's overall growth strategy. Manages consumer lending projects, processes, and products while maintaining and demonstrating a high level of proficiency with all consumer lending and member solutions platforms.

11) Oversees the activities in the Member Solutions (Collections) Department optimizing asset recovery, analyzing delinquency, repossession trends, and loss ratios to provide guidance to senior leadership. Oversees negative accounts, charge-offs, repossessions, foreclosures, various court collection actions, and non-performing asset charge-off recommendations in coordination with other VPs. Assists in reporting for the Allowance for Loan Loss. Manages the collection process in the absence of the Member Solutions Manager.

12) Oversees the activities of the Indirect Lending Department, which includes, but is not limited to, designing, and implementing a business plan that increases penetration in the indirect auto market; establishing policies and procedures that maximize potential business and limit or reduce loss ratio; ensuring compliance within organizational and regulatory agencies; planning and development of departmental objectives and budgeting and general supervisory functions. Manages the Indirect Lending department in the absence of the Indirect Lending Manager.

13) Responsible for the development and periodic review of consumer lending policies and those within their areas of responsibility. Provides sufficient team training, monitoring, and mentoring to ensure the development of subject matter experts for each area of responsibility.

14) Oversees the management of origination and servicing of all consumer loans in accordance with established standards of the department and ensures compliance with all state and federal rules and regulations and various federal and state lending regulations. Responsible for the underwriting, credit analysis, and annual review process for Consumer Loan Participations purchased by the credit union and assisting others with the administration of packaging and selling consumer loan participations.

15) Responsible for supporting project team goals and objectives, providing expertise to team members and resources to ensure the successful development and deployment of projects as they relate to their areas of expertise. Ensure responsiveness to team needs to meet the established milestones and deadlines.

16) Follows policy and procedures related to Bank Secrecy Act (BSA), Anti-Money Laundering (AML), Customer Identification Program (CIP), and Customer Due Diligence (CDD) daily to ensure compliance with current regulations.

17) Performs other related duties as assigned and works on special projects as assigned.

POSITION REQUIREMENTS

These specifications are general guidelines based on the minimum experience normally considered essential to the satisfactory performance of this position. The requirements listed below are representative of the knowledge, skill, and/or ability required to perform the position in a satisfactory manner. Individual abilities may result in some deviation from these guidelines.

- Bachelor's degree from a four-year college or university; or ten (10) to fifteen (15) years of related experience and/or training; or the equivalent combination of education and experience. Work-related experience must consist of credit underwriting management operations and supervisory experience, exceptional customer service, and a sales background. Educational experience, through in-house training sessions, formal school, or financial industry-related curriculum, is required to be applicable to the financial industry.

- Exceptional experience in all Indirect Lending activities

and terminology and knowledge of related state and federal compliance regulations, credit union operational policies and procedures, and the credit union's products and services.

- Advanced experience, knowledge, and training in credit underwriting management/supervisory position and knowledge of related state and federal compliance regulations, credit union operational policies and procedures, and the credit union's products and services.
- Experience in financial statement and tax return analysis.
- Ability to read, analyze, and interpret general business periodicals, professional journals, and technical procedures. Ability to deal with complex problems involving multiple facets and variables in non-standardized situations.
- Excellent organization and time management skills, with the ability to multi-task and the ability to provide leadership, supervision, and training using positive supervisory techniques to ensure maximum productivity; demonstrated ability in organization and delegation skills. Ability to work with no supervision while performing duties and be a strong team player.
- Advanced skills in personal computer operation, including word processing, spreadsheets, and departmental software programs. Advanced math skills to calculate interest and balance accounts, including, but not limited to the ability to add, subtract, multiply and divide in all units of measure, using whole numbers, common fractions, and decimals.
- Exceptional oral, written, and interpersonal communication skills with the ability to apply common sense to carry out instructions and instruct others, interpret documents, understand procedures, write reports and correspondence, and communicate clearly to members and employees.
- Current Florida driver's license and a vehicle with appropriate insurance coverage, if required to drive in the course of performing assigned duties and responsibilities.

The incumbent must be able to perform this position safely, without endangering the health or safety of the individual or others.

Education

Bachelor's degree

Additional Comments

Credit Union

Community Credit Union of Florida

State

Florida

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Expiration Date	08/31/2025