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| <b>Job Title</b>         | VP of Consumer Lending   |
| <b>Short Description</b> | <p>The SVP, Consumer Lending and Collections' primary responsibility is creating a member-centric culture and focus, ensuring successful delivery of the credit union's member experience value proposition by developing progressive consumer lending, loan servicing, and collections channels to achieve the credit union's strategic goals and objectives. The SVP inspires, innovates, develops, implements, drives, and oversees the consumer lending, loan servicing, collections, and lending sales strategy, processes, products, and member and employee experiences. This role will lead multiple teams, directly and indirectly, across the organization and through multiple channels including branch, phone, and remote. Assumes overall responsibility for the profitability, performance, growth, and overall success of the consumer loan portfolio, loan servicing, inbound and outbound consumer lending sales, and collections/loss prevention. Responsible for creating an environment where employees can cultivate and grow in their knowledge, skills, and development and where members are at the forefront of what we do each day.</p> |

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| <b>Full Description</b> | <p>Serves as a change agent, positioning the organization to successfully adapt to and flourish under new industry, economic, and competitive realities; builds and nurtures a culture which embraces sales as a service, leads innovation and ensures quality services for a successful member experience strategy.</p> <ul style="list-style-type: none"><li>• Grows the consumer loan portfolio and ancillary product sales, finds additional ways to say yes, help more members, and be easier to do business with while utilizing data to make decisions</li><li>• Gives oversight and direction to issues of consumer lending, loan servicing, and collections ensuring all products and services, service delivery channels, and human/telephonic/digital points of member contact are of the highest quality.</li><li>• Recommends appropriate organizational structure and effective staffing of key roles to effectively responds to emerging trends, best practices and product/service opportunities.</li><li>• Working with the leadership, develops creative solutions and strategies on aligning and implementing strategies to the overall strategic plan; lead and ensure execution of business plans, policies, and procedures; manages third party vendors appropriately.</li><li>• Nurtures a culture of organizational maturation and growth, one that values continuous improvement of business processes, thereby boosting execution, effectiveness, and ability to scale to successfully meet member expectations.</li><li>• Actively seeks and establishes relationships with strategic business partners and allies through which the organization's size and competitive position within its marketplace can be effectively leveraged, thereby strengthening the depth of its relationships with members.</li><li>• Positions the organization as a corporate role model within its marketplace, ensuring all business strategies and practices comply with law both technically and in spirit, and reflect appropriate social responsibility.</li><li>• Across all oversight areas, ensures that auditing procedures are</li></ul> |
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conducted and work with the management team to correct root case deficiencies.

- Ensures that services are sold and delivered in accordance with established standards and procedures and the integrity and quality of all Credit Union programs are maintained.
- Builds and sustains a highly capable and contributing leadership team. Ensures that leadership and team members are well trained and performing effectively on behalf of the membership. Coaches and develops leadership and team members.
- Across all oversight areas, ensures that staffing levels are appropriate and that team members are effectively utilized.
- Promotes and establishes strong, positive, and productive working relationships across the organization through communication and a commitment to the company's vision statement, core values, and business principles.
- Has a strong bias for action, bold thinking, and high tolerance for risk; ability to manage the complexities brought about by rapid change
- Ensures the highest levels of member loyalty in alignment with our purpose and values
- Ensures that operational excellence and continuous improvement are key focuses and are supported throughout the consumer lending network, loan servicing and collections; works to improve the member experience by utilizing qualitative and quantitative data, design thinking, and journey mapping
- Collaborates with all key stakeholders in the execution of strategic, transactional, and operational activities; drive strategic planning and budgeting processes for consumer lending, loan servicing and loss prevention
- Works with CLO, ELT, direct reports, team, and peers on a comprehensive and consistent sales and service strategy, ensure alignment and enforce
- Has fun and recognizes employees and members
- Supports and drives change and sales initiatives that encourage the implementation and acceptance of product or service improvements within the lending network.
- Improves service delivery expectations; monitor results including NPS, member, and employee feedback to attain objectives for service, profitable growth, efficiency and enhanced member and internal experiences.
- Adheres to all applicable Federal and State laws and regulations governing the Credit Union
- Performs other job-related duties as assigned.

**Education**

Bachelor's degree in business administration, accounting, information technology, or other relevant field; MBA is strongly preferred

**Additional Comments**

- 15+ years of proven leadership-level experience setting strategy for and successfully leading an organization or corporate division of a mission-driven company that is substantial in size and resources
- Minimum 10+ years of relevant experience in the financial services industry.
- experience platforms (retail, telephonic, digital).

- Thorough understanding of and ability to apply knowledge of lending and retail banking to position the cooperative for success.
- Possess both creative and analytical capabilities.
- Outstanding communication (written and verbal) and interpersonal abilities.
- Demonstrated cultural competence (awareness, attitude, knowledge, willingness and skills to work effectively with diverse generational employee and member population)
- Expert knowledge of principles and processes involved in business and organizational planning, coordination, and execution
- Exceptional judgment and analytical, decision-making skills; excellent financial management skills, and system analysis and evaluation skills
- Driven, fact-based, results-oriented and collaborative with a proven track record for leading, aligning, and managing teams against high-performance objectives
- Track record of coaching, mentoring, developing, and motivating peak performance within leadership team

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| <b>Credit Union</b>    | Georgia United Credit Union |
| <b>State</b>           | Georgia                     |
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| <b>Expiration Date</b> | 06/27/2022                  |