

Job Title Loan Department Manager

Short Description Purpose: Participate in strategic planning and the development of credit union policies, procedures, and goals. Responsible for the credit union's administrative management of loan functions. Develop and implement consistent organizational policies and procedures that comply with external regulations. Support and lead commercial loans, residential mortgage department, indirect lending, and centralized lending. Ensure maximum profitability of lending activities that are also in the best interest of the member.

Full Description Duties and Responsibilities

- Works with completed loan applications provided by loan interviewers to make decisions on extending credit.
- Participate in the credit union's long- and short-term strategic planning.
- Set the Loan Department's strategic plans to align with the credit union's business plan. Establish and ensure the implementation of target goals for the department.
- Communicate credit union goals and direction with all employees to ensure clear understanding of rules, regulations, requirements, and expectations.
- Develop, implement, and monitor policies and procedures in accordance with credit union goals and strategies. Work with other departments to maintain consistency in credit union policies and procedures.
- Oversee and monitor the loan function to achieve its strategic goals. Direct the work of all loan staff in lending areas that include underwriting, loan processing, loan documentation, and approval or denial of loans for consumer or mortgage loans.
- Oversee the development and monitoring of performance standards. Provide mentoring, coaching, or training to support and develop managers and staff.
- Research and evaluate the feasibility of new lending products. Develop and implement plans for expansion of lending programs. Keep abreast of changes in the industry and changing trends in lending and react to changes in a way that maintains competitiveness.
- Represent and promote the credit union at external functions.
- Any other duties assigned by Management, EVP and/or CEO.

DECISION MAKING:

Requires continuous exercise of judgment following broad guidelines. Identifies and selects complex choices of action where standard practices may not exist. Must be able to accommodate detailed work, problem solving, reasoning, math, presentations, verbal communication, written communication, multiple concurrent tasks and constant interruptions.

PHYSICAL REQUIREMENTS:

The physical requirements described here are representative of

those that must be met by the employee to successfully perform the essential functions of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

While performing the duties of this job, the employee is regularly required to sit and talk or hear. The employee is frequently required to stand, walk and use hands to operate a standard computer keyboard, reach with hands and arms; and stoop, kneel, crouch, or crawl. The employee may occasionally lift and/or move up to 20 pounds. Specific vision abilities required by the job include close vision, distance vision, and the ability to adjust focus.

WORK ENVIRONMENT:

The work environment characteristics described here are representative of those the employee encounters while performing the essential functions of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

When in the office, typical office conditions; the noise level in the work environment is moderate. May travel to other branches and other locations where conditions could vary. Travel in one's own vehicle or with the credit union provided vehicle.

EDUCATION

Bachelor's Degree or equivalent or two years or more related experience and/or training; or equivalent combination of education and experience.

SPECIALIZED KNOWLEDGE AND CERTIFICATIONS

- Strong attention to detail and ability to analyze complex information.
- Excellent computer skills, particularly in Microsoft Word and Excel.
- Fully knowledgeable of and able to communicate with members about credit bureau reports and credit histories, risk-based lending scores, invoice and wholesale values of collateral, lien perfectations, loan and deposit rates, credit union policies and procedures, and loan decisions.
- Superior verbal and written communication skills
- A passion for people and service, as well as a dedication to building relationships with members
- Ability to work with members and staff tactfully and professionally, both in person and on the phone
- Ability to work proactively and independently with minimal supervision
- Ability to work flexible hours and overtime as needed

MENTAL DEMANDS

The mental characteristics necessary to competently perform this

job involve the occasional need to be resourceful, perceptive and persuasive in solving problems; the frequent need to take initiative and instruct; and the continuous need to concentrate, exercise judgment and patience in dealing with employees and members. Must be a quick, out-of-the-box thinker with a tolerance for risk.

OTHER SKILLS and ABILITIES

Ability to operate standard office equipment and tools such as fax machine, telephones, photocopier, personal computer, and utilize appropriate versions of current computer software (e.g., Microsoft Office).

Management reserves the right to add to, change and revise this description at any time. This description does not include any marginal functions that are incidental to the essential functions. Also, it does not imply that these are the only tasks to be performed by the incumbent. Employees are required to follow any other job-related instructions and to perform any other job-related tasks requested by their supervisor. Any requirement may be modified to reasonably accommodate individuals with disabilities.

Education	Bachelor's Degree or equivalent or two years or more related experience and/or training; or equivalent combination of education and experience.
Additional Comments	
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Expiration Date	02/28/2021