

Job Title

Vice President of Business Services

Short Description

Summary: Champion Orlando Credit Union's Mission, Vision, and Values always and endeavors to ensure that the organization is achieving its mission to build lifelong relationships with each member, internally and externally, by empowering their financial momentum. The Vice President of Business Services is responsible for developing and executing a comprehensive commercial lending strategy that aligns with OCU's mission, vision, values, and strategic objectives. This position plays a crucial role in assisting OCU in achieving its strategic objective.

The position leads and directs OCU's commercial and small business lending business, encompassing credit quality, originations, underwriting, loan approval, servicing, and portfolio management. Additionally, the VP of Business Services promotes the credit union by developing and maintaining the commercial loan portfolio, providing quality service to existing members, actively soliciting new business relationships - including Small Business Administration "SBA" loans, CRE loans, all MBL loans, Business Credit Cards, Lines of Credit, Merchant Services, Payroll Services, Business Deposits, Account Management (ACH, wires, Remote Deposit Capture), Treasury Management and other ancillary products that serve our Business Member needs.

Overall, the VP of Business Services plays a pivotal role in driving the success of Orlando Credit Union's commercial and small business lending initiatives while upholding high standards of service, risk management, and strategic growth while complying with all relevant federal and state compliance rules and regulations, credit union policies and procedures and applicable laws.

Full Description**Essential Duties and Responsibilities**

- Lead and direct the commercial and small business lending team to ensure the availability of skills and abilities needed to meet OCU's vision, mission, values, and service doctrine.

- Develop and execute the credit union's commercial lending strategy, including commercial lending business development, loan origination, underwriting, loan servicing, and portfolio management. Monitor commercial and small business portfolio balances to achieve credit union goals in both portfolio growth and product/yield mix to improve net revenue contributions and control credit risk, delinquency, and losses to meet credit union goals.

- Responsible for all aspects of Member Business Lending (MBL), including origination, underwriting, credit review, documentation, compliance, approval, purchasing, and all facets of lending up to closing of the commercial loans and their delivery to commercial loan servicing.

- Sets annual and strategic goals for commercial lending originations, budget, and product mix.

- Establish work priorities to facilitate achievement of loan

volume goals and the department's annual budget and operating plans.

□ Communicate with senior management regarding all aspects of commercial and small business lending, procedures, policies, and strategies.

□ Continuously evaluate and strengthen operational processes and controls while overseeing the department's loan fulfillment process to ensure service levels are met and that business and member issues are resolved in a timely manner. Manage and collaborate with other leaders on improvements to commercial and small business lending processes.

□ Identify potential for losses by monitoring loan portfolios and taking/recommending remedial action. Recognize problems, issues, and opportunities; evaluate and consider alternatives; develop, present, and recommend strategic and tactical opportunities; and make appropriate decisions.

□ Coach and develop staff through effective leadership and sound practices to maximize productivity, efficiency, and employee development.

□ Build and maintain an effective culture for achieving goals and managing risks by recruiting, developing, and retaining strong commercial and small business lending team.

□ Participate in and help develop relationships in the commercial and small business community, secondary markets and government programs while maintaining relationships with retail, branch operations, and residential lending areas to ensure a cohesive team approach.

□ Evaluate feasibility of new lending products and oversee the expansion of commercial and small business lending programs to better serve members and achieve strategic objectives.

□ Track trends in commercial and small business lending and adjust, if necessary, in a way that maintains competitiveness in product design, technology, and delivery channels.

□ May perform other duties as assigned.

Education

Bachelor's degree in Business, Finance

Additional Comments

- Bachelor's degree in Business, Finance, or a related business field required: Master's degree preferred.
- A minimum of five years of experience leading a commercial and small business lending team, with a minimum of three years in a strategic capacity.
- Ability to manage and develop multiple diverse sales and marketing units with the inherent conflicts from demands and priorities.
- Thorough knowledge of all aspects of financial institution lending methods, practices, and services.
- Thorough knowledge and understanding of commercial lending systems/software, modern management techniques and practices.
- Knowledge of BSA/AML/OFAC regulations as they apply to this role. Must complete annual required training and

ensure that the team adheres to all regulatory requirements including annual and role specific training.

- Knowledge of credit and interest rate economics.
- Knowledge of asset, liabilities, and credit dynamics in a lending environment.
- Strong negotiation, persuasion, and public speaking skills.

To perform this job successfully, an individual must be able to perform each essential duty satisfactorily. The requirements listed above are representative of the knowledge, skill, and /or ability required. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

Physical Demands and Working Conditions

Physical Functions: Physical requirements involve performing general office activities. This role will be required to regularly stand, sit, and must possess sufficient manual dexterity to skillfully operating technology and computer systems. The role will also frequently walk, reach with hands and arms, and will occasionally lift up to 50 pounds.

Working Environment: Normal climate-controlled office setting with moderate noise.

Orlando Credit Union is an Equal Opportunity Employer
 As an equal opportunity employer, Orlando Credit Union does not discriminate against any employee or candidate on the basis of age, race, gender identity, gender expression, genetic information, national origin, physical or mental disability, protected veteran status, religion, sex (including pregnancy), sexual orientation, or any other characteristic protected by all applicable federal, state, and local laws.

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