

**Job Title** Vice President of Lending

**Short Description** The Vice President of Lending is responsible for successfully leading the lending operations of the credit union. The VP will direct and coordinate the activities of departmental employees engaged in processing and funding of consumer and real estate loans and management of all loans, plus management and control of all charged off loans by performing the following duties personally or through subordinates.

**Full Description** DUTIES AND RESPONSIBILITIES include, but not limited to, the following;

1. Instills trust by gaining the confidence and trust of others through honesty, integrity and authenticity, models behaviors that align with organizational values; makes responsible choices and exemplifies courage by stepping up to address difficult issues and saying what needs to be said. Maintains a trusting relationship with direct team and peers.
2. Manages and reports on performance of the consumer, home equity and credit card portfolios. Ensures we are maintaining competitive rates (to include risk-based pricing), moving quickly with the market and our primary competition. Recommends adding or deleting products and programs, with recommendations substantiated with risk analysis and market information.
3. Understands and underwrites to control the underlying risk within each loan product, scenario, and the market in general. Acts as an underwriter on situations requiring an override to underwriting rules.
4. As the Credit Union's lead for loan operations, serves as the subject matter expert with regard to consumer loan operations. Focuses on the member experience that includes operational and people management in order to build strong member (internal/external) relationships and deliver member-centric solutions. Assists in the development of the credit union's overall policies, procedures, goals, and objections.
5. Measures and reports on delinquency by portfolio, qualitative factors and ensures we manage to our budgeted charge-off targets.
6. Oversees effectiveness of outsourced collection activities and ensures we are employing the actions and activities to keep losses to a minimum.
7. Maintains knowledge of and ensures compliance with current and forthcoming regulations in all aspects of lending and collections, to include our platforms, processes, loan forms and documents.
8. Understands and manages the processes of our internal and external lending platforms and ensures efficient processing and end-user output.
9. Manages relationships with a variety of external partners and vendors, either directly or through subordinate management. (CUDL, CUNA, SWBC, etc.)
10. Resourcefulness: Securing and deploying resources effectively and efficiently to meet our established service level goals.
11. Collaborates effectively with colleagues across the organization to improve relationships, build trust, develop teamwork, and deliver high quality member service.
12. Maintains a working knowledge of all credit union products and services, organizational policies and procedures, and state and

federal regulations related to credit union operations. Responsible for maintaining knowledge and understanding current trends, laws, issues, and best practices affecting area of expertise. Attends meetings, conferences, courses, and workshop that will increase professional knowledge and be otherwise beneficial to the Credit Union. This includes but not limited to BSA/AML Compliance Training and understanding employee's role in maintaining an effective BSA/AML compliance program.

13. Other duties as determined by the needs of Pinellas Federal Credit Union.

<b>Education</b>	Bachelor degree or seven years of lending experience
<b>Additional Comments</b>	3 years of management experience 2 years of credit union experience Symitar/Jack Henry experience is a plus
<b>Credit Union</b>	Pinellas Federal Credit Union
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