

FIRST COMMUNITY CREDIT UNION

POSITION DESCRIPTION

Title:	VP of Business Lending
Reports To:	Chief Lending Officer
Department:	Lending
Positions Supervised:	Business Lending
Status:	Exempt
Location:	Jamestown Administrative Office

Position Summary

Responsible for the Credit Union's administrative management of agriculture and commercial loans. Assist to develop and implement consistent organizational policies and procedures. Ensures that the business loan portfolio adheres to policies, procedures, services and products meet federal and state regulations. Serve in the capacity of senior agricultural and commercial lender. Assist in loan review and maintain loan quality. Position reports to the Chief Lending Officer.

Duties/Responsibilities

The following duties are typical for this position and are not to be construed as exclusive or all-inclusive. Other duties may be required and assigned:

- Ensure that each loan is underwritten thoroughly. Maintain orderly credit presentations and ensure that each loan is properly documented and actions for lien perfections communicated.
- Review loan approvals for soundness of decision.
- Serve as Senior Lending Officer reviewing credits and decision.
- Serve as Senior Loan Committee Chair on Loan Committee credit decisions.
- Function in the capacity as a loan officer as needed and understand the entire loan process from application to loan closing.
- Possess knowledge and understanding of all Business loan services offered by FCCU.
- Enthusiastically supports the credit union's focus on member sales and service.
- Actively seeks out sales and cross-sell opportunities and promotes credit union products and services based on member needs.
- Consistently support loan officers to assist them to meet or exceed individual sales goals to support overall credit union financial goals.
- Participate in the credit union's long-and short-term strategic planning.
- Assist in the preparation of departmental strategic plans by providing idea's in which to improve the department efficiencies and success.
- Oversee the lending function, participating in credit decisions as a senior lending authority.

- Monitor adherence to sound credit practices and administration policies and procedures.
- Assist in evaluating development and performance standards.
- Resolve member complaints with member and appropriate department for the president.
- Coordinate with the Chief Lending Officer on any matters involving the business loan portfolio to include recommendations to the Board of Directors.
- Assist in loan product review and design of loan delivery process.
- Maintain a smooth functioning department that meets and can demonstrate compliance with standards set by all regulatory agencies and Credit Union policies.
- Develop, implement and maintain effective operational procedures to maximize efficiency and quality of work.
- Ensure that loan policy and procedures, services, and products meet both federal and state regulations.
- Assist in evaluating the job performance of assigned employees to ensure quality of work and service to members.
- Ensure the loan department maintains the security of its work area and that the department presents an organized and neat appearance.
- Ensure that all information and transactions regarding credit union members handled by the loan department are kept confidential.
- Communicate with the Chief Lending Officer, informing of the department's activities, needs, and problems.
- Ensure the loan department follows all safety and security rules as outlined in the security manual. Maintain ongoing security training for the department's personnel.
- Maintain knowledge of competitors rates, terms, etc., as well as internal trends relating to lending.
- Provide input and recommendations for lending interest rates.
- Develop, analyze, and complete loan reports required by management.
- Represent the credit union at external functions maintaining professional image.
- Maintain a professional and courteous attitude with all people, including fellow employees, members, management staff and board members.
- Maintain current knowledge of credit union philosophy, all credit union services and policies.
- Maintain effective communication with all credit union employees to ensure coordination and exchange of information for accomplishing credit union goals.
- Cooperate with other department personnel to ensure a "team effort" and prompt member service.
- Participate in continuing education as approved by supervisor.
- Follow safety and security rules and regulations.
- Adhere to relevant state and federal regulations including Bank Secrecy Act and Office of Foreign Assets Control rulings.
- Report to work at your scheduled time and maintain a neat and professional appearance.
- All other duties as assigned.

Basic Qualifications

To perform this job successfully, an individual must be able to perform each essential duty satisfactorily. The requirements listed below 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.

- Bachelor's degree in business or finance, experience will be considered in lieu of formal education.
- 10 years broad experience in a financial institution with five years direct experience in agricultural and commercial lending.
- Three to five years of leadership and managerial experience preferred.
- Proven oral, written, telephone and presentation skills. Strong interpersonal skills.
- Ability to motivate or influence others and promote a positive and professional work environment.
- Ability to travel as required, with possible overnight stay.
- Ability to meet deadlines.
- Ability to lift 40 lbs.

Location and Hours of Work

This position will be based in the Jamestown area; however travel throughout North Dakota may be required. The hours of this job are standard, and related to the needs of the membership and business flow. General hours are 8:00 – 5:00 Monday through Friday, although nights and Saturdays may routinely be required.

Compensation

This is a salaried position; compensation will be based upon qualifications and performance relative to pre-established goals and objectives.