Job Description

Job Title: CU – Consumer Lending Manager

FLSA: Exempt

Supervises Direct: 4 - 6

Reports To: Vice President of Lending

Location: Richmond, VA (Onsite)

Position Summary:

Oversees the approval and declines of consumer and indirect loan applications. Responsible for the organizing, planning, and directing of the credit union's consumer lending department processes and workflow to ensure service level agreements are met. Monitor the activities of team members by assigning work, answering questions, solving problems, helping with complex questions, explaining policies and procedures to members and staff.

Duties and Responsibilities:

1. Oversee Consumer Loan department functions and supervises department staff; conducts performance appraisals and recommends salary adjustments and/or promotion.
2. Ensure appropriate staff scheduling.
3. Assist members via in-person, phone, or email with loan applications.
4. Reviews and approve/deny loan applications.
5. Ensure the credit union's compliance with laws and regulations governing consumer lending, and all other applicable areas.
6. Ensure that policies and procedures are properly administered, and procedures followed. Follow up on corrective action when necessary.
7. Monitors loan queues to ensure SLAs are met and adjustments are made when needed.
8. Performs research and resolution when needed for loan servicing and/or accounting issues.
9. Coordinate and assist with staff training to maintain top competency in the department.
10. Assist with annual, quarterly and/or monthly audits.
11. Stays abreast of new types of loans, lending trends, and other financial services and products to better meet members' needs.
12. Participates in developing lending and deposit business for the Credit Union.
13. Function as point of contact for applicable software and support vendors for the department.
14. Implement updates to systems, forms, and procedures when requirements and/or needs change.
15. Prepare reports and other analytics for senior management as requested.
16. Support the annual budget process.
17. Maintain documented procedures in areas of responsibility.
18. Collaborate with Member Services and other departments to ensure alignment of lending activities with overall business objectives and risk management.
19. Ensure efficiencies and effectiveness of processes in areas of responsibility.
20. Keeps upper management informed of area activities and of any significant problems.
21. Ensure assignments and/or deliverables are completed on time and as scheduled to ensure department and Credit Union deadlines are met.
22. Performs other job duties as assigned.

Qualifications:

- Bachelor's Degree or a two-year college degree in Business or related field and 7+ years of work experience in lending origination or underwriting.
- Three (3) to Five (5) years of relevant experience including supervisory experience.
- Strong understanding of loan origination, processing, and underwriting.
- Loan Operating system experience.
- Banking or Credit Union experience preferred.
- Ability to manage multiple tasks and deliverables with set deadlines.
- Effective communication skills, verbal and written.
- Strong attention to details.
- Ability to exercise tact and responsibility with handling confidential information.
- Strong Microsoft office skills (Excel, PowerPoint, and Word).

Salary Range: $80,000 - $85,000 (Based on Experience)

Hybrid work schedule available after 6 months of training based on production, work performance, etc.