Coast Central Credit Union
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JOB DESCRIPTION
Manager, Business Services Underwriter

Department	Member Business Services
Reports to	Senior Assistant Vice President, Manager, Business Services
Supervises	Business Services Underwriter I, II, & Senior

Job Summary

Under limited supervision, the Manager of Business Services Underwriter is responsible for leading our underwriting team in evaluating, analyzing, and approving commercial loan applications. This role requires a deep understanding of credit risk, financial analysis, and regulatory compliance. The ideal candidate will have a strong background in commercial lending, underwriting policies, and risk management, as well as leadership skills to mentor and develop a high-performing team.

Essential Functions

- Underwriting & Credit Analysis:
    - Oversee the underwriting process for commercial loan applications, ensuring thorough analysis of financial statements, cash flow, collateral, and creditworthiness.
    - Develop and enforce underwriting policies, procedures, and risk assessment models to maintain credit quality.
    - Assess and approve loan requests within delegated authority; provide recommendations to senior management or credit committees for higher-limit approvals.
    - Review industry trends, economic conditions, and regulatory guidelines to adjust underwriting standards accordingly.
- Risk Management & Compliance:
    - Ensure all underwriting practices comply with internal policies, federal and state regulations, and industry best practices.
    - Work closely with internal auditors, risk management teams, and regulatory bodies to ensure compliance and address any concerns.

    - Monitor portfolio performance, identifying trends, risks, and opportunities for process improvements.
- Leadership & Team Development:
    - Lead and mentor a team of underwriters, providing training, guidance, and performance evaluations.
    - Foster a culture of collaboration, efficiency, and accountability within the underwriting team.
    - Partner with loan officers, credit analysts, and senior management to streamline workflows and enhance the underwriting process.
- Process Improvement & Technology:
    - Identify and implement process improvements, automation, and technology solutions to enhance underwriting efficiency.
    - Develop and maintain reporting tools to track underwriting performance and key risk metrics.
    - Collaborate with other departments, including sales and operations, to ensure seamless loan origination and approval processes.
- Perform other duties as assigned.

Required Knowledge, Skills, and Abilities

- Strong knowledge of credit risk assessment, financial statement analysis, and commercial loan structures.
- Knowledge of credit scoring models and risk management frameworks.
- Proven track record of improving underwriting processes and portfolio performance.
- Excellent analytical, decision-making, and problem-solving skills.
- Strong leadership, communication, and interpersonal skills.
- Proficiency in Excel, Word, Outlook, and PowerPoint, and technologically savvy with the ability to learn new software applications.
- Knowledge of principles and practices of program and policy development and implementation.
- Ability to work independently and in a team setting.
- Ability to maintain confidentiality.
- Ability to understand complex written and verbal communications and respond with professionalism and tact by phone, in person, and/or in written format.
- Ability to analyze problems, identify alternative solutions, project consequences of proposed actions, and implement recommendations.

Education and Experience

- 5+ years of experience in commercial lending underwriting, with previous leadership experience preferred.
- Bachelor’s degree in finance, Business Administration, Accounting, or a related field (MBA or CFA preferred).
- Experience working with loan origination systems and underwriting software.
- Experience with various types of commercial loans, including C&I, CRE, SBA, and construction loans.
- Familiarity with regulatory requirements (e.g., NCUA, CFPB) and industry best practices.

Additional Requirements

- Incumbent must be bondable.

Physical Demands

This is a moderately sedentary office position although standing and walking between work areas is required. Individual(s) in this position must possess the mobility to work in a standard office setting and use standard office equipment, including a computer; visual acuity to read printed materials and a computer screen; and hearing and speech to communicate in person, before groups, and over the telephone. Finger dexterity is needed to access, enter, and retrieve data using a computer keyboard or calculator at a reasonable speed, and to operate standard office equipment. This position occasionally bends, stoops, kneels, reaches, climbs, and walks; and pushes and pulls drawers open and closed to retrieve and file information. Employee must possess the ability to lift, carry, push, and pull materials and objects weighing up to 10 pounds regularly, and up to 50 pounds occasionally. Works in an office environment with moderate noise levels.