



Job Description

Exempt
Grade: 24

TITLE: **Member Business Services Operations Manager**

REPORTS TO: Sr AVP, Member Business Services

SUPERVISES Business Services Specialist Team

SUMMARY: The Business Loan Operations Manager is responsible for overseeing the daily operations of the business loan specialist (processing and servicing) team. This role ensures the efficient and accurate processing, approval, documentation, and servicing of business loans while adhering to regulatory guidelines and credit union policies. The manager will lead a team, implement process improvements, and collaborate with internal and external partners to enhance member experience and operational efficiency.

PRINCIPLE RESPONSIBILITIES:

- Actively practice the behaviors required by the credit union's guidelines for Member Services in all interactions with members and staff.
- Maintain excellent member relations, provide services, and cross-sell credit union products.
- Understand and respond to complex written and verbal communications.
- Preserve member confidentiality.
- Read and comprehend written materials such as printed manuals, instructions, correspondence, and reports.
- With accuracy, enter data using the keyboard and computer terminal to develop documents, prepare correspondence, and maintain records, etc.
- Communicate with tact and professionalism.

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- Perform and understand mathematical calculations, including the ability to reconcile and balance financial instruments, develop operational budgets, perform cost/benefit analysis, and other projects requiring abstract reasoning.
- Lift and carry items up to 50 pounds.
- Use and operate a variety of business equipment requiring fine motor and physical dexterity.
- Ability to effectively lead and motivate employees.
- Must be able to remain seated and/or standing for prolonged periods of time.

PRINCIPLE RESPONSIBILITIES:

Loan Processing & Operations Management:

- Oversee the end-to-end loan lifecycle, including application intake, coordinates with underwriters, documentation, funding, and servicing. Ensure timely and accurate processing of business loans and following service level agreements. Implement and communicate to staff operation policies and procedures to ensure compliance with State and Federal loan regulations and internal compliance requirements including SBA/Participations and other programs.

Vendor Management & Systems Servicing:

- Acts as system expert and administrator for various software applications and programs used which includes managing users, and ensure all updates are completed on the applications used. Serves as the primary contact for all servicing vendors used in the loan closing/post close process. Maintains balanced general ledgers for entire business loan department and oversees all daily reporting/management for PCFS software.

Compliance and Risk Management:

- Ensure all loan operations comply with federal, state regulations and specific program regulations (such as Small Business Administration, SBA), as well as company policies. Monitor and mitigate operational risks related to loan processing and servicing. Conduct pre-signing and post close file reviews for team.

Team Leadership:

- Recruit, train, mentor, and manager loan operations staff, fostering a high-performance culture. Conduct regular performance evaluations and provide coaching for team members. Establish



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and achieve departmental goals within defined timelines, as well as define and implement a measurement of acceptable staff performance to safeguard the Credit Union's loan portfolio

Process Improvement:

- Identify inefficiencies in loan operations processes and implement improvements to enhance productivity and accuracy. Leverage technology and automation to streamline workflows.

Customer Experience:

- Collaborate with relationship/lenders, underwriters, members and third parties (insurance, Dept Motor Vehicles, etc.) to address inquiries, resolve issues to prep files for funding and ensure post close compliance. Ensure a member-centric approach in all loan operations.

Reporting and Analysis:

- Generate and analyze operational reports to track key performance indicators (KPIs). Provide insights and recommendations to senior management.

Collaboration:

- Work closely with credit team, compliance, IT, and other departments to ensure seamless loan operations. Serve as a point of escalation for complex loan issues. Establish and maintain an efficient and productive working environment within the department based on continuous and effective staff communication. Conduct Various assessments and audits to ensure department procedures are achieving accurate and desired results. Implement clean-up procerus and corresponding changes when necessary and as appropriate with the goal of developing processing/services staff to work independently. Communicate with management team to coordinate system and control activities related to loan documentation and monitoring. Interact with auditor, loan review, compliance, and examiners to assist in Credit Union's reviews and examinations if needed. Follow up and correct any items addressed and ensure necessary changes or recommendations have been implemented as directed.

EDUCATION:

Bachelor's degree in business, finance or accounting. A combination of coursework and/or work experience in credit fundamentals, analysis of financial information, loan operations, management and lending laws may be substituted for a college degree.

EXPERIENCE:

3-5 years of experience in loan operations or a related field, with at least 2 years in a leadership role.

- Strong knowledge of commercial/business loan products and processes.



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Skills and Competencies:

- In-depth understanding of lending regulations (e.g., UCC, BSA/AML, CRA, etc.).
- Excellent leadership and team management skills.
- Strong analytical and problem-solving abilities.
- Proficiency in loan management systems and MS Office Suite.
- Exceptional organizational and multitasking skills.
- Strong communication and interpersonal skills.

Working Conditions

- Office-based
- May require occasional travel for training or meetings.