



JOB DESCRIPTION

Consumer Lending Manager

Department	Consumer Loan Services
Reports to	AVP, Loan Administration Manager. May take direction from SVP/CCO.
Supervises	Harrison Consumer Loan Services staff and Indirect Lending staff.
Pay Grade	Exempt Grade 22

Job Summary

Responsible for monitoring the progress, accuracy and quality of work in the Consumer & Indirect Lending Departments. Assigns, directs, coordinates and reviews work of staff. Reviews loan documents and ensures that loans are properly prepared, documented, and approved in accordance with credit union policy and are disbursed properly and promptly to the member. Performs all duties regarding the originating, servicing and underwriting of consumer and Indirect loan applications, including the management of the online and mobile banking pipeline and Indirect lending channels, member interviews and loan signings, and business development with dealer partners. Analyzes routine and complex loan requests. Is responsible for the counseling, training, and motivation of assigned employees.

Essential Functions

- Is responsible for maintaining accuracy, quality and the timely progress of work in the Consumer Loan and Indirect Services departments, ensuring loans are properly prepared, underwritten, documented, approved and disbursed.
- Manages staff to ensure that members are provided the highest possible standard of service. Actively practices the behaviors found in the credit union's Guidelines for Member Services in all interactions with members and staff.
- Is responsible for the employment, counseling, performance evaluations, training, motivation and discipline of assigned employees.
- Is thoroughly familiar with all consumer protection and other laws and regulations affecting lending.
- Works with the collections department to counsel members, recommend workout solutions to loan delinquencies and help to resolve other problems.

- Has authority to approve loan overrides, recommend loan approval limits, and variances of procedures.
- Knows the credit union products and services and cross sells services to members. Is expected to develop business in the community including regular communication and visits with dealer partners.
- Collaborates with member services branches to provide support and mentorship to Consumer Loan Services Specialists and Member Relationship Services Specialists.
- Reviews loan services policies and procedures to assure compliance with existing laws; recommends changes and updates to manuals and procedures to protect the membership and the assets of the credit union.
- Is apprised of all regulatory changes and helps ensure the credit union and all Consumer and Indirect loan services personnel comply with lending laws and Board policies.
- Interviews members, prepares documents and performs all of the duties of a loan officer.
- Performs other duties as assigned.

Required Knowledge, Skills, and Abilities

- Requires a complete knowledge of credit union lending policies and procedures, credit granting practices and interviewing skills, the ability to organize and handle a large volume of detail work, ability to train and supervise others, alertness, neatness, punctuality, dependability, and professional appearance
- Must be capable of uniformly directing the activities of subordinates and instructing others.
- Has working knowledge of Keystone, Dealertrack, CUDL, and other lending systems. Proficiency in Microsoft Office products (Word, Excel, Outlook, etc.) required.
- Understand and accurately respond to complex verbal and written communications
- Read and comprehend procedures, manuals, and training materials.
- With accuracy, enter data, using the keyboard and computer terminal.
- Exercise complex mathematical and conceptual abilities in loan analysis, preparation and review and other projects requiring abstract reasoning and judgment.

Education and Experience

- Five or more years of experience in a responsible lending position in a credit union or financial institution.
- Bachelor's degree in business or equivalent experience. A combination of coursework and/or work experience in credit fundamentals, analysis of financial information, loan operations and lending laws may be substituted for a college degree.

Additional Requirements

- Incumbent must be bondable and possess a valid driver's license.

Physical Requirements

- Must be able to operate an automobile.
- Must be able to lift paper, binders and files weighing approximately 25 lbs.
- Operates the computer and a variety of business machines, requiring fine motor and manual dexterity.