



Position Title		Division
Vice President, Consumer & Indirect Lending		Lending
Reports To:	Department	Date
SVP, Chief Lending Officer	Consumer/Indirect Lending	December 9, 2021
Supervises	FLSA	Revised
AVP, Equity Lending Manager, Indirect Lending Manager, Equity Loan Coordinators and Indirect/Consumer Lending Staff	Exempt	

GENERAL SUMMARY

In support of the Credit Union’s mission, vision and core values, this position leads and directs the functions of the Consumer and Indirect Lending business units, including service delivery, compliance, product and service development and policies and procedures. Ensures all areas provide efficient and effective lending services to members, dealer partners, and brokers. Ensures all activities are in compliance with state regulations and credit union policies and procedures. Performs all duties of senior consumer/mortgage lender and indirect lending underwriter, including underwriting and origination of loans. Responds to questions and/or provides information upon request from internal/external members. Processes requests/transactions, as appropriate. Assists members and potential members in understanding and utilizing Credit Union products and services.

MAJOR RESPONSIBILITIES *(in descending order of importance and should be no more than 10, if possible)*

1. Provides leadership, guidance, and direction to the Indirect Lending activities of the credit union. Ensures a trained, motivated, and professional staff capable of delivering efficient and effective consumer lending services to members. Interviews, schedules, trains, assign work; establish performance expectations and monitors results. Recommends subordinates' discipline and/or discharge while maintaining required personnel documentation—coaches and counsels' staff, as necessary.
2. Maintains transparent communication, as appropriate, through department meetings, one-on-one meetings, appropriate email and regular interpersonal communication.
3. Develops policies, practices, and procedures that ensure the effective operations of each department and delivery channel working to exceed internal and external member service level expectations. Completes member needs analysis, product development, risk mitigation, and member fulfillment following Navigant Credit Unions' policy and procedures.
4. Oversees and monitors all underwriting policies, including risk and credit-based lending, by ensuring a maximum approval ratio without compromising the integrity of the credit union’s loan portfolio. This includes underwriting, processing, closing and funding loans in compliance with all regulations and credit union policies and procedures.
5. Ensures the member experience is consistently delivered by ensuring products and services are easy to use. Ensures staff receive the appropriate training and tools to be successful. Works with the Retail Training Manager to identify new training opportunities for staff that help to close any performance gaps.
6. Facilitates the delivery of the credit union brand, creating a culture that supports and nurtures it while listening to members' needs and exceeding their expectations.
7. Facilitates the development of new/enhanced lending products by staying abreast of industry trends, competitive products, and technology changes that will enable constant growth of loan products that meet member needs.

8. Utilizes tact and experienced-based knowledge to resolve more complex lending problems, explaining specific policies and products while professionally representing the Credit Union with its member and employees through every interaction.
9. Evaluates consumer lending policies to extend credit to as many members as possible within acceptable risk tolerances and industry norms.
10. Recommends and performs competitive analysis for the pricing (rate, fees, terms, and conditions) of Credit Union loan products in consumer lending. Develops new business and new business strategies for increasing the indirect portfolio.
11. Analyzes and works with Business Analytics to model product line profitability, including monitoring risk trends by credit metrics, including PTI, LTV, DTI, and FICO scores. Utilizes information to adjust origination strategies as necessary.
12. Develops new business strategies while maintaining sound lending decisions and keeping delinquencies and loan loss within industry norms.
13. Leverages technology to automate and improve the credit decisioning and processing functions, including machine learning technology and artificial intelligence, and alternative credit scoring features.
14. Identifies opportunities to increase loan origination volume, including loan participation to achieve defined loan growth objectives.
15. Monitors all indirect dealer and broker relationships to ensure financial solvency to mitigate risk for the Credit Union. Conducts regular field visits to indirect dealers, brokers, and prospect dealers to strengthen relationships and position the Credit Union's indirect program for sustained success and growth.
16. Partners with Collections VP to monitor delinquency trends by dealer/broker partner and assists with loss mitigation.
17. Serves as the primary lead related to all internal and external compliance, policies, procedures, and quality control audits.
18. Serves on various leadership and other internal committees as requested. Provides leadership and contribution in areas of expertise to achieve committee goals and objectives.
19. Participates in community-related events and serves on committees and/or outside boards as a leadership representative of the credit union.
20. Performs other related consumer/indirect lending, administrative and supervisory duties as assigned by the SVP, Chief Lending Officer.

QUALIFICATIONS:

Education

BA/BS in Business/Finance Management. Equivalent years of related experience may be substituted for a degree.

Experience/Skills/Knowledge:

1. Minimum 7 years consumer/indirect lending experience preferably in a financial institution.
2. Excellent organizational, analytical and problem-solving skills.
3. Demonstrated knowledge of consumer/indirect lending policies, procedures, regulations and legislation. Previous experience with automated underwriting systems required.
4. Ability to conduct thorough research, interpret and understanding laws and regulations, and provide workable recommendations and solutions to problems.
5. Detailed-oriented self-starter capable of working independently and part of a cohesive team.
6. Ability to handle multiple projects/priorities simultaneously with an effective outcome.
7. Ability to deal with highly confidential information. Must possess strong service orientation skills that align with the credit union's mission and core values.
8. Excellent verbal, written, telephone and interpersonal communication skills.

- 9. PC proficient, including Microsoft Office (Word, Excel, PowerPoint, Outlook) and the Internet.
- 10. Ability to function in a commercial office environment and utilize standard office equipment including but not limited to: fax, copier, telephone, etc. Some travel required. Ability to lift a minimum of 25lbs. e.g. file boxes

GENERAL DESCRIPTION:

In terms of physical requirements, this position requires work best described as:

- Sedentary Light Medium Heavy Very Heavy

PHYSICAL TASKS:

- Standing/Walking/Bending/Stooping – frequent
- Hearing - Ability to receive information through oral communication (face to face and telephone). - Continuous
- Talking - Expressing or exchanging ideas by means of the spoken word (face to face and telephone). – Continuous
- Reading – Ability to receive information through fax, e-mail and text messages – Continuous

AUDIO / VISUAL:

- Requires vision to perform work dealing with data and figures and computer screens. - Continuous
- Requires ability to prepare and execute presentations, training programs and seminars.- Continuous

PSYCHOLOGICAL/MENTAL DEMANDS:

- Responds positively and productively to stressful (internal and external) member situations - Continuous
- Assists others to work harmoniously and effectively as part of a work team. – Continuous

Employee's Signature		Date	
Manager's Signature		Date	
Human Resources' Signature		Date	