



**Position:** VP of Lending  
**Department:** Management  
**Position Reports To:** CEO/President

**EEO Classification:** Executive/Senior Level Officials and Managers  
**FSLA Classification:** Exempt

### **Position Summary**

As part of the senior management team, this position is responsible for serving as the strategic leader overseeing the planning, organization and direction of all the Credit Union's lending services. This includes direct oversight of the lending portfolio performance related to mortgage and real estate loans, consumer loans, credit cards, business loan services and auxiliary loan products.

### **Position Duties and Responsibilities**

To perform this job successfully, an individual must be able to perform each essential duty satisfactorily.

- Supports activities in the areas of strategic planning, organizing, coordinating, and controlling the credit union's corporate affairs in all lending related areas. Establishes and maintains an effective system of communication with other functional areas throughout the organization.
- Participate in the credit union's long-term strategic planning and development; develop and implement departmental initiatives and goals which will support the credit union's overall strategic plan
- Analyze data requirements, staffing and workload to recommend reorganization or realignment. Support direct reports with establishing employee goals and conduct timely employee performance evaluations.
- Maintains awareness of changes in the credit granting arena, including government regulation, technological advancements in computerized credit granting, and consumer needs and preferences.
- Achieve ongoing improvement with automated decision tools as well as maximizing technology to deliver loan products.
- Evaluate, recommend and implement improvements in loan processing operations that will enhance or improve overall Credit Union operations, efficiency and security.
- Continuously monitor compliance with underwriting criteria and analyze the effectiveness of established guidelines to mitigate losses and support the credit union's lending objectives.
- Make recommendations of product changes as well as evaluating and recommending new services, as needed.
- Ensures compliance with Federal Reserve regulations and all other state and federal regulations related to lending.
- Follows established safety policies and procedures as outlined in the OEFCU Illness & Injury Prevention Program.
- Submits to initial and ongoing Bank Secrecy Act (BSA) compliance training. Incorporates current BSA regulations into applicable job functions.
- Perform other duties as required.

### **Position Qualifications & Skills Requirements**

- Bachelor's degree and/or ten years plus progressive lending experience, and five to ten years in a leadership role in a Credit Union or financial service organization.
- Thorough knowledge of Credit Union loan products and applicable regulations.
- Understanding of government regulations and legal requirements involving consumer lending, real estate, insurance and related function in addition to complete knowledge of mortgage and lending terminology, lending methods, practices and associated laws, including but not limited to: Truth In Lending (Regulation Z), Equal Credit Opportunity Act (Regulation B), Fair Credit Reporting Act, Soldiers and Sailors Relief Act, Bank Secrecy/Patriot Act, Privacy Act, OFAC and American With Disabilities Act.
- Possess strong management skills with the ability to be a strategic thinker.
- Previous executive level experience as a contributing member of management/leadership team.



### **Physical Requirements**

- Must be capable of working agreed work shift in the Lending Services Department and of occasionally working before/after the work shift.
- Physical activities include a combination of constant sitting/standing, occasional walking, and constant hand motion. These activities are not necessarily performed to the same degree and combination every day.
- Must be capable of lifting 15 pounds.