



Department:	SENIOR MANAGEMENT	JOB DESCRIPTION	
Job Description Title:	VP of Lending & Member Services	FLSA Status:	Exempt
Position Reports to:	President/CEO or EVP	Position Status:	Full-Time
Prepared by:	MCU Human Resources	Revision Date:	8/2022

Job Summary

The VP of Lending and Member Services is a member of the Executive Leadership Team and is involved in making organizational and strategic decisions. The position is responsible for directing and monitoring day-to-day member services, lending, secondary market real estate and collection operations for the Credit Union ensuring that established goals and objectives are met. Participates in establishing a budget of operations, including incentive plans, and ensures team functions within budget and goals are met. Maintains current knowledge on compliance issues and formulates or recommends changes in operating procedures and policies accordingly. Leads in the development of new products and services. Actively participates in the Asset/Liability Committee, assuring the Credit Union maintains adequate levels of capital, liquidity and pricing spreads. Oversees and maintains loan analytics software. Responsible for the oversight of the indirect lending program. Supervises appropriate recruiting, training, supervision, developing, coaching and all other supervisory activities for designated staff.

Essential Duties and Responsibilities

- Manages and provides day-to-day coordination of the CU's member services, lending, real estate and collections and compliance operations in accordance with established systems and procedures. This includes but is not limited to:
 - Modeling the core values of the credit union for all staff
 - Assuring adequate staffing is available for lending, collections, real estate, and member services
 - Providing effective leadership
 - Training and developing staff, reviewing job performance, completing semi-annual and/or annual performance evaluations and administering corrective action for individual team members, when necessary.
 - Analyzes loan and collection data reports for trends, impact, goal attainment, strategic planning, product development, and correction actions
 - Monitors and maintains current knowledge and expertise on all lending, collections and real estate regulations, policies and procedures, and ensures compliance throughout department(s)
 - Ensures each work area provides friendly, professional, timely and personal service to the credit union's members, vendors, and visitors in conjunction with our Mission and Values Statements
 - Monitors product delivery and quality and makes changes as necessary
 - Develops loan underwriting criteria consistent with the credit union's risk tolerance
 - Researches and evaluates the feasibility of new lending products
 - Remains cognizant of changes within the economic environment and the potential impact of these changes on member borrowing trends. **50% of time**

- Actively participates in the development of short- and long-term plans and goals with budgets that effectively can achieve those strategic objectives. Participates in strategic planning, including research, analysis and implementation of solutions, products, and services to be developed. **20% of time**
- Formulates, develops, and/or recommends policies and procedures or changes to established policies or procedures which ensure smooth operations and compliance with regulatory needs. Arranges for performance of appropriate internal control items. **10% of time**
- Serves as a member of the Asset Liability Committee to assist in assuring the Credit Union maintains adequate levels of capital, liquidity, and pricing spreads. **10% of time**
- Leads activity relating to new lending product or service development and existing product enhancement, including coordination of marketing, training, IT assistance, implementation, and all other aspects. Ensures sound services and working relationships with regulators, auditors, vendors, and the general public. **10% of time**

Expectations

- Lead by example
- Follow and positively reinforce all credit union policies and procedures.
- Comply with all applicable laws and regulations
- Maintain strict confidentiality with both member and co-worker information
- Model appropriate behaviors to positively reinforce “Creating Member Loyalty (CML) skills, Promises to Members, Team Standards & Statement of Values
- Represent the credit union in a positive and professional manner with all people including co-workers, members, management, board members, and outside vendors
- Attend meetings and training sessions as required
- Hold regular staff meetings to discuss pertinent information regarding MCU, the branches and the departments
- Assume responsibility for direct report functions in the absence of team members or in situations where the workflow requires
- Utilize credit union statistics as well as production and management reports to ensure the most efficient and effective use of staff
- Study, recommend, and implement better and more efficient systems
- Make a significant contribution toward meeting the credit union's operational and financial goals and objectives according to the strategic plan

Minimum Qualifications (Experience/Education)

- Bachelor of Science degree in Finance, Business, or related field is preferred
- 5+ years of experience in a supervisory lending roll in a financial institution is preferred
- Experience must include consumer lending, mortgage lending, and collections. Experience with indirect lending and member services is preferred.

Competencies or Knowledge, Skills and Abilities

- Strong leadership skills to include personal accountability, high level of integrity, trust, diplomacy, strong work ethic, strict confidentiality, respect, commitment, positive attitude, dependability, good judgement, ability to delegate and empower staff, inspire others, empathetic, fair, and a commitment and passion for the job
- Ability to organize and analyze large amounts of data
- Ability to read and interpret credit union financial statements and understand financial terms
- Excellent verbal and written communication skills
- Ability to solve problems and come up with alternative solutions
- Ability to effectively present information and respond to questions from groups of managers, Board of Directors, members, and the general public
- Strong attention to detail
- Ability to meet strict deadlines
- Reliable, flexible and adaptable to changing work schedules and environments
- Strong knowledge of core computer programs and an aptitude for working with technology; ability to troubleshoot, when necessary. Proficient in Microsoft Office applications, especially Excel