



<b>Job Title:</b>	<b>Assistant Manager, Consumer Lending</b>
<b>Reports to:</b>	<b>Manager, Consumer Lending</b>
<b>Employees Supervised:</b>	<b>Eleven direct reports</b>

**Position Summary:** The Assistant Manager, Consumer Lending is responsible for assisting the Consumer Lending Manager in organizing, coordinating and supervising the credit union's phone loan service center functions ensuring prompt, professional, and accurate response to member calls/needs. This position is a working supervisor role which will also be responsible for the handling of inbound loan calls. This position is responsible for ensuring the processing of credit applications in accordance with credit union guidelines and providing support.

**Essential Functions:**

- Assists in hiring and supervision of staff assigned to the Consumer Lending Department, monitoring staff productivity and scheduling staff, tracking response times and goals to ensure calls are answered on a timely basis.
- Assists in the training of staff on all credit union products and services and quality telephone techniques to ensure a high level of consistency in responses provided.
- Assists in the development of a continued sales culture in the department and keeping staff motivated and focused on achieving credit union goals.
- Assists in implementing policies and procedures in relation to consumer lending operations.
- Recommends procedures, techniques, and standards to implement new and/or improved ideas to increase effectiveness, service sensitivity, and productivity of assigned staff.
- Identifies and recommends ways to continuously streamline or improve the work process and/or the work environment.
- Reviews and approves home equity products including the review of various property valuations.
- Discusses approvals and declines with members. Provides detailed explanation of decline and options, if any for future consideration. Determines risk in extending credit and supporting information presented for review.
- Analyzes full income verifications including tax returns, (e.g. Schedule "C", "E", "K-1's") and corporations within guidelines.
- Collects loan application components, (e.g. credit reports, collateral evaluation, member data, financial statements, tax returns and any other pertinent information) in order to make a consistent sound lending decision for all loan products.
- Responds to telephone credit and information requests; provides financial counseling to members when requested.
- Complies with all federal and state laws, as well as organizational policies, procedures, and processes, including (but not limited to) those related to the Bank Secrecy Act (BSA), Identity Theft Red Flags, and Office of Foreign Assets Control (OFAC). Performs related responsibilities as required.
- Monitors departmental phone calls on regular basis; provides monthly updates to staff.
- Assists with digital lending strategies and implementations via online and mobile channels utilizing all available solutions including DocuSign.

**Non-Essential Functions:**

- Provides support for departmental needs.
- Provides support for credit union mission goals.

- Performs other duties as assigned by the Consumer Lending Manager.

**Knowledge, Qualifications and Skills:**

- **Education:** High school diploma or equivalency required. Bachelor’s degree from an accredited university or college in Business Administration or related field preferred.
- **Experience:** Three to four years of experience managing and developing the lending department. Proven success in meeting/exceeding company goals. Sales experience required. Minimum five years’ experience in consumer lending or like position with managing a team to motivate, support, train and work side by side with individual staff members. Must have experience in handling escalated member calls when necessary.
- **Skills and Abilities:** Excellent written and oral communications. Knowledge of credit union loan policies and procedures. Must be a self-starter who is able to follow projects through to completion with little supervision and meet deadlines in a fast-paced environment. Ability to cross-sell applicable products and services. Knowledge of Lending 360 and Symitar systems, ability to use keyboard, 10-key calculator, and other video display terminals required. Must be eligible to obtain and maintain valid registration with the National Mortgage Licensing System (NMLS) and Registry in compliance with the requirements of federal law and the SAFE Act. Proficiency in computer programs (e.g. Microsoft Office Word and Excel). Knowledge of basic mathematic skills required. Ability to make consistent credit decisions, based on credit union lending policies. Ability to work effectively at a fast pace and adapt to change. The ability to demonstrate loan judgment, answer telephones and handle difficult member situations required. Required to understand and discuss KBB and NADA.
- **Extra Credit Skills:** You will bring your enthusiasm, collaborative work-style, inquisitive attitude, flexibility, creativity, focus on excellence, and overall “great-to-work-with” demeanor. Previous experience with a financial institution with working knowledge of lending regulations is a plus.
- **Travel Required:** Minimal travel expected for occasional branch visits for staff training.
- **Hours Required:** Exempt employee with a work schedule of Monday through Friday, generally 8 a.m. to 5 p.m., with some alternate work schedules. Hours may fluctuate moderately to accommodate business development activities.
- **Environmental Conditions:** Work is primarily performed within a within a cubicle. Subject to standard background noise found in an office environment.

**Physical Job Requirements:** The physical demands described here are representative of those that must be met by the person in this position to successfully perform the essential functions for the position.

- **Sit, Stand, Walk:** While performing the duties of the job, the person in this position is regularly required to sit, stand, walk and move about inside the office to access file cabinets, office equipment, etc. The duties in this position may require travel via personal vehicle which may result in long periods of sitting.
- **Use of Hands/Fingers:** To operate a computer, computer keyboard, mouse and other office productivity machinery, such as but not limited to; a calculator, copy machine and computer printer. The person in this position is frequently required to sit and reach with hands and arms.
- **Speech/Hearing:** The person in this position frequently communicates via phone and in person. Must be able to talk to/hear clients and educate them on products and services offered at the credit union.
- **Lifting/Pulling/Carrying:** The person in this position must occasionally lift/move up to 10 lbs.
- **Bending/Kneeling:** The person in this position occasionally moves to retrieve items for use in daily work activities.

Approved by:	Date Approved:
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