



**PACIFIC SERVICE
CREDIT UNION**

Senior Vice President, Chief Lending Officer

Location: Concord, CA

Pacific Service Credit Union has contracted the services of Total Quality Consulting (TQC) Team to conduct the search and recruitment efforts for the Senior Vice President, Chief Lending Officer position. For information and/or consideration regarding this role, please contact:

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ABOUT THIS ROLE:

At Pacific Service Credit Union, we uphold trustworthy practices, deliver innovative solutions, and provide exceptional support to our internal teams. Every employee contributes to operational excellence, efficiency, and compliance, driving our success and member financial well-being.

The Senior Vice President and Chief Lending Officer (CLO) is a visionary leader responsible for driving the strategic growth of the credit union's lending portfolio through innovation, market insight, and proactive leadership. This role sets the direction for all lending functions, including consumer, real estate, indirect lending, and collections, with a focus on expanding market presence, enhancing member value, creating exceptional member experiences, and maximizing portfolio performance. As a key member of the executive team, the CLO cultivates a culture of continuous improvement, develops high-performing teams, and champions forward-thinking strategies in product innovation, business development, member experience and risk-optimized growth.

ESSENTIAL JOB FUNCTIONS:

- Lead the development and execution of lending strategies that drive member value, expand market reach, leverage technology and position the credit union for sustainable growth.
- Serve as a key contributor to enterprise-wide strategic planning, with a focus on business expansion, product innovation, and revenue diversification initiatives.
- Identify emerging lending opportunities and develop programs related to consumer, mortgage and indirect lending to increase portfolio production, market share and profitability while effectively managing risk.
- Champion strategic portfolio management by proactively shaping portfolio composition and optimizing product offerings to align with growth and revenue objectives and evolving member needs.
- Act as a change agent by effectively leading teams through organizational transformation, changing market dynamics and continuous improvement initiatives.

- Continuously monitor compliance with underwriting criteria, assess the effectiveness of credit risk guidelines, and adjust strategies to optimize performance and mitigate losses.
- Oversee the development of proactive risk management strategies and pricing models that support sustainable growth, while protecting portfolio credit quality.
- Provide organizational and strategic leadership to direct reports in budgeting, planning, and strategy development with a focus on accelerating loan growth, improving risk management, and aligning departmental performance with institutional goals.
- Ensure the credit and collection policies are strategically aligned to maximize member service, protect portfolio health, and meet regulatory requirements.
- Oversee and refine reporting procedures related to collections, delinquency trends, and portfolio performance; prepare high-level reports for executive management and the Board of Directors.
- Leverage internal and external data sources to generate actionable insights, develop data-driven lending and collection strategies, and enhance portfolio quality and profitability.
- Identify, research and evaluate the feasibility of new lending products and services. Develop implementation plans to support market expansion and evolving member needs.
- Build and maintain strong vendor, fintech, agency, and participation relationships that support innovation, accelerate speed to market, and drive operational efficiency.
- Lead with a digital-first mindset. Embrace and drive adoption of digital solutions and data analytics to enhance decision-making and service delivery.
- Participate as an active advisor of the Asset Liability Committee (ALCO), providing lending, pricing, and credit risk insights that inform balance sheet management initiatives.
- Analyze complex regulatory and legislative changes and implement the policies and procedures necessary to ensure compliance.
- Act as the primary contact for regulatory bodies and auditors regarding lending and credit risk matters. Coordinate and lead responses to audits and regulatory examination findings.
- Foster cross-functional collaboration by working closely with senior leadership across departments to improve service delivery, align resources, and accelerate execution of the credit union's strategic plan.
- Attend monthly Board of Directors' and annual strategic planning meetings, prepare meeting content and make presentations, as required.
- Comply with all Anti-Money Laundering laws such as the Bank Secrecy Act, OFAC and USA PATRIOT Act and all related policies and procedures.
- Foster a culture of performance and innovation within the lending team by providing visionary leadership, mentorship and coaching to direct reports, and developing internal talent to support strategic objectives; align departmental goals with organizational growth priorities,.
- Drive innovation and continuous improvement. Foster a culture of evolution by adapting to changes, optimizing processes, and contributing to the growth and success of the organization.

- Demonstrate accountability in your work by taking ownership of responsibilities, setting clear goals, meeting deadlines, and delivering high-quality results. Act with integrity, follow through on commitments, and uphold professional standards.
- Support and uphold company culture by aligning your work with the credit union's mission and values, contributing to a positive, high-performing environment. Serve as a role model for professionalism, collaboration, and the pursuit of excellence.
- Maintain regular and reliable attendance, including punctuality, are essential to achieving organizational excellence.

REQUIRED MINIMUM QUALIFICATIONS:

- Bachelor's degree in business, finance, management or related field required. Master's degree preferred.
- 10+ years of progressive experience in lending operations, with 5+ years of executive management experience with direct responsibility for consumer and mortgage lending, indirect lending and collections required.
- Strong knowledge of lending and collections regulations, consumer and real estate underwriting standards, financial modeling and risk management.
- Expertise in growing loan portfolios and developing new loan products that meet evolving member needs.
- Strong relationship builder and communicator with experience leading diverse work teams.
- Strong analytical and strategic thinker with the ability to contribute to organizational planning and decision making.
- Excellent written and oral communications and cross functional project management skills required.
- 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.
- Proficiency in computer programs, (e.g. Microsoft Office).
- Must be able to register on the Nationwide Mortgage Licensing System (NMLS).

PREFERRED QUALIFICATIONS:

- Knowledge of Symitar Episys, Credit Union Direct Lending, Temenos and Open Close and software preferred.
- Five years of experience in commercial banking and/or lending preferred.

COMPENSATION:

Exempt position with an annual salary range of \$250,000 - \$325,000

For the complete job description, including competencies, physical requirements, hours, travel, and work environment, please contact TQC Team.