



## AVP Corporate Banking

<b>Department:</b>	Corporate Services
<b>Reports To:</b>	VP/Chief Corporate Banking Officer
<b>Classification:</b>	Exempt, G14
<b>Pay Range:</b>	\$95,643.81 min. - \$119,554.76 mid. - \$143,465.71 max
<b>Type:</b>	Full-Time
<b>Location:</b>	Glendora, CA

### Purpose:

The AVP Corporate Banking Manager is responsible for leading the Account Executive Team and the Business Banking Team to achieve loan and deposit production goals while managing the credit quality of the loan portfolio. This role also involves growing the loan and deposit portfolio by meeting or exceeding targets. Key responsibilities include ensuring each credit loan request is marked and reviewed for completion and all corporate loan requests are reviewed, analyzed, recommended, documented, and monitored to ensure compliance with ACCU policies and guidelines.

### Major Duties and Responsibilities:

- This position has direct supervisory responsibilities.
- Understand and comply with all applicable laws and regulations.
- Lead the Account Executive and Business Banking teams to deliver ACCU products and services, building strong relationships with corporate prospects and members.
- Recruit, manage, and develop the AE & BB teams.
- Perform due diligence on commercial loan requests, ensuring compliance with ACCU policies, guidelines, and procedures.
- Conduct credit analysis on commercial loan requests and review team analyses for accuracy, including business, industry, and financial statement analysis to determine risk, structure, and pricing.
- Make decisions on commercial loan pricing, structure, and servicing within designated authority, seeking secondary approval as needed.
- Prepare pre-flight packages as directed by the Chief Corporate Banking Officer.
- Partner with the Commercial Loan Underwriting team to complete, review, and endorse all commercial loan credit approval recommendations for new and renewing loans.
- Ensure accurate commercial loan application packages are delivered to underwriters and documentation processors.
- Maintain booked loan files and fully executed loan documents for boarding funded loans with commercial loan servicing.
- Organize and maintain commercial loan files in partnership with assigned departments for third-party review.
- Provide detailed information regarding business, industry, management, requested structure, and site inspections to underwriters.
- Order third-party reports as required to ensure compliance with ACCU policies and regulatory

requirements.

- Collaborate with the Portfolio Management Team to ensure financial ticklers and covenants are accurate and supporting documentation is collected on time.
- Guide direct reports in building loan and deposit pipelines according to established KPI prospecting behaviors.
- Perform related work as required or delegated by management.
- Participate in the training and cross-training of department employees.
- Support the acquisition of new corporate members and the retention of existing relationships.
- Understand and communicate knowledgeably about various loan programs, procedures, and forms.
- Other duties as assigned.

### **Qualifications:**

To perform this job successfully, an individual must be able to perform each essential duty satisfactorily. The requirements listed below are representative of the knowledge, skill, and/or ability required. Reasonable accommodations may be made to enable individuals with disabilities to perform essential functions

### **Skills:**

- Strong business development and lead generation skills with experience in commercial lending and deposit management.
- Consultative relationship-building skills (listening, questioning, negotiating, closing, and networking).
- Strong analytical skills and experience in analyzing, underwriting, structuring, and approving commercial loan requests.
- Proven written and verbal communication skills.
- Knowledge of commercial loan documentation, including loans secured by real property, UCC filings, titled vehicles, equipment, pledged assets, and contracts.
- Working knowledge and experience with business entity documentation, including partnership agreements, trust agreements, corporate documentation, and limited liability companies.
- Expertise in dealing with borrowers, escrow, and title, with strong customer service ethics and team-building skills.
- Ability to prioritize, organize, and produce in a high-volume, deadline-driven environment.
- Detail-oriented and self-motivated with the ability to work independently.
- Proficient in Windows applications, including Microsoft Word, Excel, and Outlook.

### **Education and/or Experience Requirements:**

- Bachelor's degree in Business, Accounting, Finance, or a related field; or a combination of education and experience.
- Minimum 8-10 years of experience in commercial loan and deposit relationship management and team leadership.
- Experience leading and managing commercial lending teams to grow loan and deposit balances while managing portfolio risk.
- A supportive and adaptable manager who leads based on data and KPIs while maintaining a focus on leading inclusively and building collaboration
- Excellent verbal and written communication skills

**Disclaimer:**

The above statements are intended to describe the general nature and level of work being performed by people assigned to this classification. They are not to be construed as an exhaustive list of responsibilities, duties, and skills required of personnel classification. All personnel may be required to perform duties outside of their normal responsibilities from time to time, as needed.

**ADA Compliance Statement:**

In compliance with the Americans with Disabilities Act (ADA), ACCU stands ready to accommodate any qualified employee with a disability who can perform the essential duties of their position, as long as necessary accommodations for that employee's disability don't cause an undue burden to the credit union.

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