



AVP Credit Services

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

Purpose:

The AVP Credit Services Manager will oversee the Loan Underwriting and Loan Processing teams, ensuring efficient and effective operations. Foster and manage key loan relationships to drive growth. Ensure compliance with all regulatory requirements. The AVP Credit Services Manager will maintain daily operations to achieve the Credit Union's strategic goals and objectives.

Major Duties and Responsibilities:

- Direct daily operations of the Corporate Services department and address non-routine matters.
- Evaluate business credit, identify strengths, weaknesses, and trends, approve or decline business loan applications within established limits, and assist underwriting personnel.
- Oversee business loan processing to ensure compliance and protect the Credit Union's security interests.
- Review credit memos before submission to the Loan Review Committee.
- Prepare and distribute the agenda for the weekly Loan Review Committee meeting.
- Serves as a voting member of the Loan Review Committee.
- Prepare and distribute Loan Review Committee minutes.
- Develop and maintain relationships with key organizations and ministries to meet their lending needs.
- Implement procedural changes as required by compliance or new programs.
- Responsible for completion of annual reviews, internal/external audits, and serving as the contact person for NCUA and DFPI exams.

- Implement special projects to support the origination team.
- Cross-sell credit union products and services to potential and current members.
- Other duties as assigned.
- Hire, schedule, train, and direct department personnel
- Oversee the development of staff training opportunities
- Conduct employee performance evaluations and salary reviews

Expectations:

Adhere to the principles and requirements of all applicable laws and regulations relating to your position and ACCU employment, including but not limited to the Bank Secrecy Act (BSA), the anti-terrorism procedures of the Office of Foreign Asset Control (OFAC), and the Anti-Money Laundering (AML) provisions of the USA Patriot Act.

- Maintain highly qualified staff to meet daily demands.
- Ability to ensure the department meets specific monthly goals.
- Maintain timely and quality notes in our contact management system.
- Provide friendly, professional, timely, and personal service to all business account holders.
- Ensure all business lending activities comply with established policies and regulations.
- Ensure that all business loan files are well-documented and that collateral loans are properly secured.
- Keep senior management informed regarding key operational issues affecting the department.
- Ability to identify and capitalize on cross-selling opportunities with existing and potential business members.

Essential Functions:

- Ability to perform duties as outlined under “Major Duties and Responsibilities.”
- Ability to communicate clearly and to be understood.
- Ability to deal with sensitive and confidential information.
- Ability to sit at a desk for a long period.

Qualifications and Educational Requirements:

- Minimum of five (5) years of commercial lending experience.
- Bachelor’s degree or experience equivalent to a college degree
- 5+ years’ experience managing a team in the commercial lending industry preferred
- 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

- Proficiency in personal computing, including Microsoft Office.
- Extensive knowledge of business and real estate lending practices and procedures is highly preferred.

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.

To apply, please visit: AmericasChristianCU.com/Apply