



## VP/Chief Corporate Banking Officer

<b>Department:</b>	Corporate Services
<b>Reports To:</b>	CEO
<b>Classification:</b>	Exempt, G19
<b>Pay:</b>	(\$165,053 Min. - \$220,071 Mid. - \$275,089 Max.)
<b>Type:</b>	Full Time
<b>Location:</b>	Glendora, CA

### Purpose:

To direct and coordinate all corporate lending, corporate deposits, corporate onboarding and corporate relations including ministry business activities within the Credit Union, ensuring compliance and development of the Credit Unions Non-Profit and For-Profit lending and collection policy; implement sound credit risk management practices through credit risk management, monitoring and reporting, and overall corporate lending. This position is responsible for delivering a loan origination process that maximizes the effectiveness of the Credit Union's existing lending philosophy in financing Christian member's needs.

### Major Duties and Responsibilities:

- This position is responsible for delivering consistent deposits from Ministries, Nonprofits, and For-Profit to fund the growth of Corporate Loans
- Maintenance of CRM contact system (Hubspot) will track all leads assigned to AE's and for the follow-up of those opportunities to materialize into the loans and deposits.
- Directs and monitors all lending and collection operations for the entire Credit Union through subordinate managers/supervisors to ensure the Credit Union meets established goals and objectives for lending. Monitors product delivery and quality and takes action to resolve problems.
- Hires, schedules, evaluates, trains, supervises, and directs department personnel.
- Reviews all credit, approves or declines loan applications according to established approval limits, and advises underwriting officers.
- Serves as the Credit Manager for the Credit Union.
- Oversees the processing of loans to ensure that compliance issues and standardized practices have been followed and that the security interest of the credit union is achieved.
- Integrates fintech process improvements.
- Introducing new lending products
- Maintains policies that govern the business ministry activity for the Credit Union
- Reports to the Board of Directors on new loans, trends, delinquency, and portfolio risk monitoring.
- Review credit memos prior to their submission to the loan review committee
- Prepares and distributes the agenda for the weekly Loan Review Committee meeting.
- Is a voting member of the Loan Review Committee
- Prepares and distributes Loan Review Committee Minutes
- Develop relationships with key organizations and ministries to secure and maintain their lending needs.
- Develop strategies for the continued growth of loan products, profitability, and efficiency while

ensuring alignment with the credit union's strategic goals and direction.

- Develop strategies for the continued growth of deposit products, profitability, and efficiency while ensuring alignment with the credit union's strategic goals and direction.
- Maybe responsible for Private Label banking services for denominations and partnerships
- Participates in establishing an annual department budget and monitors performance to budget throughout the year; establishes annual sales goals for lending programs and initiates action to achieve established goals.
- Directs the risk management function.
- Potentially serves as a member of the Asset/Liability Committee to develop operating procedures that assure the credit union maintains sufficient levels of capital, liquidity, and pricing spreads, as well as the Field Membership Committee.
- Performs other job-related duties as assigned.

### **Expectations:**

- To adhere to the principles and requirements of all applicable laws and regulations relating to your position and your ACCU employment, including but not limited to the Bank Secrecy Act (BSA), the anti-terrorism procedures of the Office of Foreign Asset Control (OFAC), the Anti-Money Laundering (AML) provisions of the USA Patriot Act, CFPB Rules and Regulations, NCUA and DBO rules and regulations.
- To lead and motivate the Corporate Services Department.

### **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.

### **Qualifications and Educational Requirements:**

- Five to ten plus years of similar lending experience.
- College Degree required, advanced degree, or applicable experience is preferred.
- The ability to motivate or influence others is a material part of the job, requiring a significant level of diplomacy and trust. Obtaining cooperation (internally and/or externally) is an important part of the job, and a high level of interpersonal skills is critical to the success of this position. Work frequently involves contacts requiring considerable discussion of problems, material presentations, and resolving issues impacting departments or divisions.
- Must have excellent written and verbal communication skills, Personal computer. proficient in Windows, word processing, email, and the internet; Extensive knowledge of business and real estate lending practices and procedures.

### **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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