



Director of Credit Services

Department:	Credit Services
Reports To:	VP of Corporate Lending
Classification:	Exempt, G14
Pay Range:	\$90,430.06 - \$135,645.10
Type:	Full-Time
Location:	Glendora, CA

Purpose:

Supervise Credit Services staff and ensure that reviews, writeups, analysis, and other roles of the Credit Services team are handled in a productive, professional, and accurate manner.

Major Duties and Responsibilities:

Portfolio Management

- Overseeing completion of Annual Reviews on existing loans within the portfolio
- Portfolio Tracking, Monitoring and Reporting
- Maintaining the Credit Risk Matrix and associated Templates
- Application of Internal Audit findings to training opportunities
- Assist in the facilitation of third-party audits and exams
- Risk Identification (portfolio and individual loan levels)
- Maintaining Corporate Services K: Directory
- Renewal Pipeline Management
- Ordering Annual Site Inspection Reports
- Pre-Funding Audit Support

Staff Development

- Supervise multiple direct reports
- Credit Analysis Training
- Improved Annual Review Process (timing and quality)
- Business Writing Training (Annual Reviews and Underwriting)
- Administration of Peer Reviews Annually

Strategic Planning

- Credit Services Strategic Development
- Portfolio Concentration Tracking
- Member of the Commercial Credit Committee
- DNA liaison for Corporate Lending

New Loan Underwriting

- Underwriting (For-Profits: Renewals and Originations)
- Rate Modifications + Renewals
- Pre-Flight- Credit Analysis Management

- Visa/ACH Underwriting

Oversite of Software Maintenance and Utilization-

- Cash Suite – administration
- Troubleshooting Technical Issues
- Monitoring of the CLR and Cash Tickler reporting macros and tools

Expectations:

- Presents a professional image in both dress and manner while representing the Credit Union at either the Credit Union office or at community events.
- Communicates with members and staff in a professional and articulate manner in both verbal and written forms.
- Maintains a comprehensive understanding of the features and benefits of all Credit Union products and services in order to offer the most appropriate products to members. Keeps abreast of marketing promotions and educates members on new Credit Union benefits and offerings.
- Maintains up-to-date knowledge of the policies, procedures, rules and regulations that govern the Credit Union operations.
- Ensures compliance with all Credit Union member service standards.
- Performs all member related functions and activities in accordance with superior member service.
- Exercise sound business judgement.

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:

- 4-year college degree or applicable experience
- Business lending experience
- Excellent writing skills
- Supervisory skills
- Credit analysis and writeup experience

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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