



Senior Commercial Portfolio Manager

Department:	Commercial / Corporate Banking
Reports To:	Director of Credit Services
Classification:	Exempt
Pay:	\$70,304.00 - \$87,502.97
Type:	Full Time
Location:	Glendora, CA

Purpose:

The Senior Commercial Portfolio Manager leads the credit union's commercial portfolio management function, ensuring strong credit quality, timely reviews, regulatory compliance, and effective team performance. This role oversees financial analysis, collateral and covenant monitoring, participation loan administration, and data integrity across credit systems.'

Major Duties and Responsibilities:

- Lead and oversee the commercial portfolio management team, ensuring consistent execution of credit administration standards, accountability, and professional development.
- Ensure timely completion of annual, interim, and periodic credit reviews in accordance with policy, risk ratings, and regulatory expectations.
- Oversee financial statement and tax return collection, covenant tracking, and follow-up for delinquent or missing borrower requirements.
- Monitor credit quality across the portfolio, identify emerging risks, and recommend risk rating changes or corrective actions as needed.
- Ensure accurate and well-supported global cash flow analysis, borrower performance assessment, and market condition evaluations.
- Manage collateral monitoring, including appraisal/evaluation reviews, valuation updates, insurance tracking, and real estate tax compliance.
- Direct scheduling, documentation, and review of property site inspections, ensuring timely follow-up on findings or exceptions.
- Oversee commercial loan participation administration, including compliance with participation agreements and regulatory requirements.
- Coordinate communication with lead and participant institutions, ensuring timely reporting, remittance accuracy, and issue resolution.
- Maintain data integrity and effective tickler management within CASH Suite, DNA, and related credit systems.

- Prepare portfolio reports and dashboards for senior management, committees, auditors, and regulators.
- Collaborate with Commercial Lending, Credit Administration, Loan Operations, and Accounting to support sound risk management and portfolio performance.

Minimum Knowledge & Skill Requirements:

- Strong understanding of commercial credit underwriting, financial statement analysis, and collateral valuation practices.
- Ability to enforce deadlines, manage workload prioritization, and ensure team accountability.
- Familiarity with CASH Suite, DNA, and other credit administration systems.
- Strong communication, analytical, and relationship-management skills.
- Understanding of NCUA guidance relating to commercial lending and credit administration.

Qualifications and Educational Requirements:

- Bachelors in Finance, Business, Accounting, or related field; advanced credentials preferred.
- 5+ years in commercial credit or portfolio management; leadership experience required.
- Strong financial analysis, underwriting, collateral, and risk management skills.
- Experience with NCUA commercial lending guidance; proficiency in CASH Suite & DNA preferred.
- Excellent communication, decision-making, and organizational abilities.

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.

Pay Scale:

Our pay ranges are built to allow for candidates with various levels of skills and experience to be considered, as well as to allow room for growth and tenure achieved in this role over time. Typically, new-hire salary offers fall within the minimum to midpoint of a pay range for many candidates. Any offer extended to a candidate will be based upon their unique set of knowledge, skills, education, and experience, as well as internal equity.

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

