Commercial Portfolio Manager

Department:	Corporate Services
Reports To:	VP/Chief Corporate Banking Officer
Classification:	Non-Exempt
Pay Grade and Range:	G10 $30.06 (min.) - $37.57 (mid.) - $45.09 (max)
Location:	Glendora, CA

Summary:

The Commercial Portfolio Manager is an experienced individual responsible for outreach and engagement with our corporate members. The Commercial PM conducts annual credit reviews and leads loan renewal activities, engaging with corporate members and internal partners regularly. This position completes Annual Reviews of existing credits, coordinates loan renewals, reviews member-provided documentation for accuracy and compliance, and promotes a healthy ongoing relationship with members required to have their loans reviewed annually. The Commercial Portfolio Manager ensures that the documentation provided by members is accurate and by Credit Union policy and regulatory requirements while providing exceptional member experience.

Major Duties and Responsibilities:

- Conducts member relationship management activities in support of both loan renewals and loan annual review processes.
- Manages member outreach to collect, validate, and process required documentation for annual review of loans, including spreading annual financials, identifying changes in credit risk, and documenting that analysis
- Owns process steps for loan renewals including reviewing loan documentation to ensure eligibility for renewal.
- Interacts with internal and external audiences that can include underwriters, relationship managers, customers, agent banks, attorneys, and insurance agents to ensure all conditions are met for loan renewals.
- Regularly collaborates with teammates and key stakeholders across all levels of the company.
- Leverages communication and customer relationship management skills to drive results.
- Uses strong organizational experience in a fast-paced, live operational environment.
- Manages a workload that includes multiple tasks and applies judgment to resolve conflicting priorities.
- Applies job knowledge and documentation expertise to support a diverse array of lending products.

Essential Functions:

- Ability to perform duties outlined under “Major Duties and Responsibilities.”
- Ability to communicate clearly and to be understood.
- Ability to deal with sensitive and confidential information.

This credit union is federally insured by the National Credit Union Administration. Added savings protection provided by American Share Insurance (ASI) on qualifying member’s accounts in excess of that provided by NCUA. ASI is a credit union owned-share guaranty corporation.

Basic Qualifications:

- High School Diploma, GED, or Equivalent Certification
- At least 3 years of experience in customer-facing portfolio or relationship management

Qualifications and Educational Requirements:

- Associate degree in Accounting or Finance or Paralegal certification
- At least 1 year of experience in both for-profit and non-profit commercial lending support role
- At least 1 year of experience in lending processes, loan principles, and terminology related to banking laws and regulation
- At least 5 years of experience in a customer-facing portfolio or relationship management

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 for 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. The anticipated pay range for this position is $31.00 to $36.00 per hour

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

This credit union is federally insured by the National Credit Union Administration. Added savings protection provided by American Share Insurance (ASI) on qualifying member's accounts in excess of that provided by NCUA. ASI is a credit union owned-share guaranty corporation.