

Greenwood Credit Union is seeking a VICE PRESIDENT OF RETAIL LENDING to join its dynamic team!

The Vice President of Retail Lending will collaborate with the President/CEO and other Senior Management team members to create the strategic direction of the Credit Union and coordinate execution of strategic objectives.

The incumbent will set the strategy, organize and direct all retail lending functions for the Credit Union, including residential mortgage, home equity loans, credit card, unsecured lines of credit, and other areas, as needed. Responsibilities include interaction with and management of relationships with members, regulators, and other outside parties, portfolio management, development and implementation of sound lending and growth strategies, and analysis and development of new business products and services according to established Credit Union policies and procedures, legal and NCUA regulatory guidelines and the requirements of federal NMLS registration under the SAFE Act.

Essential Functions

The essential functions of this position may include, but are not limited to:

- Manage and monitor the daily operating activities of the Retail Lending department and all personnel under direction, assuring prompt service while meeting department goals and conforming to regulatory requirements.
- Oversee a diverse portfolio of loan products, provide supervision for quality control and ensure that lending activities across all platforms adhere to Credit Union lending policies, security procedures and regulatory guidelines and all State and federal lending requirements and others governing retail lending.
- Monitor production goals, and make recommendations to improve lending growth, market share, loan quality, revenue, member satisfaction, profitability, loan quality and application cycle time of the department; Underwrite credit applications that deal with unusual circumstances, denials and exceptions to increase loan volume, profitability, and member satisfaction.
- Analyze and monitor consumer interest rates; Survey and prepare rate and fee comparative analyses and recommendations for senior management review; Serve as a member of the Asset-Liability Committee (ALCO).
- Develop and implement policies to streamline department operations; Maintain and review all existing internal control functions to identify efficiencies, ensuring the safeguarding of Credit Union assets.
- Foster a positive and engaging work environment for each team member by promoting skill development, coaching for improvement and growth, inspiring other through words and actions, ensuring positive employee morale and embracing the Credit Union's mission.
- Research best products, services and prices with vendors; Monitor vendor performance and service standards, reporting issues to Senior Management as necessary; Conduct annual and periodic vendor due diligence reviews.

Qualifications include, but are not limited to:

- Bachelor's degree in a business related field with strong financial background preferred; equivalent experience considered
- Ten (10) or more years supporting and/or managing the lending functions for a financial institution.
- Extensive experience in and knowledge of risk based and residential mortgage lending, FNMA/secondary market mortgage requirements, FHA/VA regulations, conventional loan requirements and real estate and title law.
- Must meet the Nationwide Mortgage Licensing System & Registry (NMLS) registration eligibility
- Considerable knowledge of the principles and practices of loan origination, credit quality management, portfolio management, secondary market sales and purchases, asset quality, recoveries and compliance.
- Strong management skills and a record of success in developing, maintaining and closing new business.
- Excellent organizational, time management and executive level written and verbal communication skills.
- Be adaptable to various competing demands and meet deadlines in a fast paced environment
- Work a minimum of forty (40) hours per week including some nights and weekends

All candidates will be required to consent to a background screening which may include criminal and credit checks.

A complete Job Description and analysis of the physical and mental demands of this position are available upon request.

Qualified applicants only should respond with cover letter and resume to icoletta@greenwoodcu.org

Greenwood Credit Union is an Equal Opportunity/Affirmative Action Employer and therefore provides equal employment and advancement opportunities to all employees and applicants for employment without regard to race, color, ethnicity, religion, gender, pregnancy/childbirth, age, national origin, sexual orientation, gender identity or expression, disability or perceived disability, genetic information, citizenship, veteran or military status, marital or domestic partner status, or any other category protected by federal, state and/or local laws.