



Chief Lending Officer

Exempt | Salary (\$111,827 to \$186,378)

OVERVIEW

The Chief Lending Officer (CLO) holds the responsibility of formulating and implementing the lending strategy in alignment with the organization's overarching strategic goals. The CLO oversees key functional areas: consumer, small business, indirect, real estate lending, and collections. This role involves shaping the lending vision, making data-driven decisions, advocating for lending protection products, and providing inspirational leadership. Additionally, the CLO actively engages in open communication and collaboration with other Executive Team Members. The CLO reports to the President/CEO.

DUTIES AND RESPONSIBILITIES

- 20%** Develop, propose, gain acceptance for, and implement short- and long-term lending goals by product. Develop and oversee lending policy and strategy; lead activity related to new product development with respect to lending and related programs.
- 15%** Provide leadership to lending and collections teams through weekly meetings, effective objective setting, delegation, and communication.
- 15%** Conduct annual reviews of existing policies. Recommend creating and/or updating policies and objectives in accordance with evolving regulations, legal requirements, industry trends, and Credit Union historical data.
- 15%** Chair the Credit Committee, providing regular updates and recommendations for the committee. Forecast performance of lending products and monthly charge-offs.
- 15%** Ensure sound services and working relationships with members, governmental bodies, key staff of important vendors, outside services, and the general public.
- 10%** Manage and review delinquencies, charge-offs, bankruptcies, look-to-book, and foreclosures. Present results regularly to Executive Management and the board of directors.
- 10%** Ensure compliance with and implementation of approved policies, objectives, and applicable laws and regulations. Oversee instruction for all Credit Union personnel regarding policies, procedures, and updates, ensuring personnel have knowledge of all applicable lending and collecting aspects.

Must comply with all company policies and procedures, applicable laws and regulations, including but not limited to the Bank Secrecy Act, the Patriot Act, and the Office of Foreign Assets Control. Must obtain and manage Mortgage License Originator (MLO) status.

EDUCATION AND EXPERIENCE

Experience

- Must have at least 10 years' of experience interpreting lending policies and procedures, including State and Federal lending regulations in the areas of lending, collections, insurance, and related functions
- Has a minimum of 8 years' of experience originating and overseeing lending policies

Education

A college degree or equivalent experience preferred

Substantial lending experience and evidence of performance may be substituted

Skills

Advanced experience, knowledge and training in financial statement and tax return analysis typically resulting from a combination of education in accounting, financial and/or credit analysis or related areas. Mastered knowledge of commercial, construction, real estate and consumer loan processing and loan operations. Be highly-proficient in Microsoft Office including PowerPoint, Word, and Excel.

ADA REQUIREMENTS

Individuals must bend, sit, and stand to perform primarily sedentary work with limited physical exertion and occasional lifting up to 25 lbs. Must be capable of climbing / descending stairs in an emergency. Must operate standard office equipment, including computer terminals and keyboards, telephones, copiers, facsimiles, and calculators. Must be able to routinely perform work on computer for an average of 6-8 hours per day, when necessary. Must work extended hours or travel off-site whenever required or requested by management. Must be capable of regular, reliable, and timely attendance.

ACKNOWLEDGEMENT

This job description is not a contract and should not be presumed to guarantee employment. Infuze Credit Union is an Equal Opportunity Employer and does not discriminate against employees or applicants based on race, color, religion, gender, national origin, disability, age, or any other category protected by law.

EMPLOYEE

DATE

AUTHORIZED REPRESENTATIVE

DATE