

October 2, 2020

JOB OPENING

POSITION: AVP of Business Lending

JOB TYPE: Full-Time/Exempt

LOCATION: Waynesville Operations Center

GENERAL DUTIES: To assist members and associates alike with Business Lending needs. Analyze loan requests and act as liaison between Infuze Credit Union and the Business Loan Servicer in support of our lending policy. Provide continual leadership to the Business Lending Department. Recommend changes and updates to the MBL policies as needed. Responsible for prospecting and generating new business by developing contacts and building relationships while marketing the department in the local community.

Position Responsibilities:

- Responsible for growing the Business loan portfolios. Facilitates Business Lending by seeking potential clients, and referral sources. Effectively explains Business loan products services. Cross-sells products and services when appropriate. Reports department's progress to supervisor on a weekly basis. Attends community functions and promotes Business Lending services in a positive and professional manner. Represents the organization by becoming involved in civic, cultural, charitable and educational endeavors in the communities we serve.
- Manages all Business accounts to include but not limited to, actively interview potential business members and engage current members through the interview process as well as perform annual on-site visits. Works alongside Branch Managers as their point of contact for all new Business loans. Works as liaison with our Member Business Loan provider.
- Oversees the Business Lending Department to ensure the lending and servicing are in compliance with state and federal regulation, including reporting, tracking, and documentation. Remain current on changes within the legal, regulatory, economic, competitive, and technology environments that may affect the operations function. Implement procedures that are in compliance with applicable federal and state regulations. Establish, maintain, and monitor policies, procedures, and internal controls for Business Lending.
- Executes legal repossession of collateral securing a delinquent Business loan; maintains the collateral while in the company's possession; and negotiates the sale of this collateral. Functions as the company's representative while working with attorneys, small claims court, auto repossession companies, collection agencies, bankruptcy court and members.
- Provides input for the development of department budget consistent with the strategic plan and overall budget. Implements and monitors the budgetary process for the department. Conducts financial analysis of services designed to maximize profits and broaden services.

Qualifications:

- A college degree in business, finance, or related field, or equivalent experience in the industry.
- Three to seven years of financial industry experience in Business Real Estate with minimum two years of credit analysis/underwriting experience, preferred, minimum three years in a management role.

Physical Requirements

Perform primarily sedentary work with limited physical exertion and occasional lifting of up to 25 lbs. Must be capable of climbing / descending stairs in emergency situation. Must be able to operate routine office equipment including telephone, copier, facsimile, and calculator. Must be able to routinely perform work on computer for an average of 6-8 hours per day, when necessary. Must be able to work extended hours whenever required or requested by management. Must be capable of regular, reliable and timely attendance.

Working Conditions

Must be able to routinely perform work indoors in climate-controlled shared work area with minimal noise.

Mental and/or Emotional Requirements

Must be able to perform job functions independently and work effectively either on own or as part of a team. Must be able to plan and direct the work activities of self and others. Must be able to read and carry out various complicated written and oral instructions. Must be able to speak clearly and deliver information in a logical and understandable sequence. Must be capable of dealing calmly and professionally with numerous different personalities from diverse cultures at various levels within and outside of the organization and demonstrate highest levels of customer service and discretion when dealing with the public. Must be able to perform responsibilities with composure under the stress of deadlines / requirements for extreme accuracy and quality and/or fast pace. Must be able to effectively handle multiple, simultaneous, and changing priorities. Must be capable of exercising highest level of discretion on both internal and external confidential matters.

Infuze Credit Union is an Equal Opportunity Employer of women, minorities, protected veterans, and individuals with disabilities. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.