

Indirect Lending Manager

City & County Credit Union

Classification: Exempt

Reports to: EVP - Operations

Review Date: August 13, 2021

JOB DESCRIPTION

The Indirect Lending Manager is responsible for guiding and managing the Indirect Lending department, including the Indirect Loan Underwriter and Dealer Program Coordinator positions, in providing quality service in the processing and approving of loans. Responsibilities also include training, scheduling and administration of human resource activities such as performance reviews, interviewing, and coaching and counseling. In addition, the position ensures quality of member service and the credit union's professional image is maintained by delivering services efficiently, in a professional manner, and in compliance with existing regulations and policies.

Essential Functions:

- Responsible for the overall direction of the Indirect Lending department which includes student loans, the indirect auto/dealer program and the lending-related aspects of the credit card program.
- Manage workflow and staffing to ensure the delivery of loan services is efficient and meets consumer expectations.
- Monitor performance levels of the indirect dealer program and work closely with the Dealer Program Coordinator to ensure growth, risk management and overall continuous improvement of the program.
- Provide ongoing coaching, advice and guidance to direct reports to ensure organizational goals and expectations are met. Assist them to maximize their performance through accountability, team building and personal/professional development.
- Approve or decline indirect and consumer loan applications using discretion based on credit union policies, guidelines and limits. Document and consider the factors that compensate for apparent risk.
- Foster collaboration and teamwork across other lending departments – as well as the entire credit union – to drive business results.
- Build strong working relationships and communication with indirect vendor partners.
- Provide input and recommendation for service delivery and lending products and services.
- Maintain knowledge of competitor products and programs as well as other trends in the industry related to indirect programs.
- Provide timely communication to EVP - Operations for notification and awareness of departmental growth and development. Provide regular reporting that includes analysis of performance data.
- Manage the department budget in alignment with City & County CU objectives.
- Follow Bank Secrecy Act (BSA) policies and procedures as they relate to this position.
- Other responsibilities as assigned.

Competencies & Skills:

- Promote excellent member service skills and display professional image.
- Demonstrated ability to cross-sell products and services.
- Act as a team player within the department, and the credit union as a whole.
- Willing and able to be flexible and adapt to changing job requirements.
- Able to effectively and professionally communicate to all employees, City & County CU members, and outside vendors.
- Excellent analytical and decision making skills, high attention to detail, accuracy and thoroughness.
- Able to work under pressure, to process multiple tasks concurrently with a high degree of accuracy, meets deadlines, and able to interact and maintain a positive attitude under challenging circumstances.
- Understand Credit Union policies and procedures, including security procedures and loan regulations.

Qualifications:

- Bachelor's degree from four-year college or university, preferred.
- Two (2) years management/supervisory experience and/or 4+ years lending experience with consumer credit/underwriting, including knowledge of automated underwriting systems.
- Excellent communication and customer service skills, including public speaking.
- Knowledge of applicable State and Federal regulations, loan underwriting guidelines, standard loan products and the consumer lending industry, credit scoring models and reviewing credit reports, Fair Credit Reporting and Fair Debt Collection Practices, Truth in Lending Regulations Z, E & B, and the entire lending process including interviewing and documentation.

Supervisory Responsibility:

This position manages all employees of the department and is responsible for the performance management and hiring of the employees within that department.

Work Environment: This job operates in a professional office environment. This role routinely uses standard office equipment such as computers and phones.

Physical Demands:

Continuous sitting. Occasional walking. Occasional standing. Occasional lifting up to 20 pounds. Occasional bending and/or reaching for supplies on ground level. Occasional reaching above shoulder level for supplies overhead. Frequent repetitive use of hands such as simple grasping, twisting/turning of wrists, and finger dexterity to perform various accounting duties such as using a 10 key calculator, keyboarding and entering data into the computer system. Frequent speaking, listen and hearing for interaction with members, staff, and the general public. Occasional clarity of vision at 20 inches or less. Frequent clarity of vision at 20 feet or more.

Expected Hours of Work:

Working evenings, weekends and some holidays are required. Longer hours may be necessary.

Travel: This position requires 10% travel.

Other Duties:

Please note this job description is not designed to cover or contain a comprehensive listing of activities, duties or responsibilities that are required of the employee for this job. Duties, responsibilities and activities may change at any time with or without notice.