



Denver Municipal Federal Credit Union

Job Description: **1020**
Vice President of Lending

Date: April 1995

Reports to: President

Objective: To lead, direct and supervise lending operations. To develop and implement procedures for efficient credit union lending operations and quality member services. To maintain compliance with all state and federal regulations relating to credit unions. To ensure for the quality of the loan portfolio.

Essential Responsibilities:

1. Develops, modifies and implements credit union lending policies and procedures. Researches new operating strategies to enhance the profitability and service to members. Establishes the overall standards for operating efficiency.
2. Monitors credit union lending operations. Audits loan activities, identifies needs and corrects problems, and establishes procedures to ensure proper internal controls.
3. Acts as a credit officer for the credit union and ensures for the accuracy and completeness of all documents, including the preparation, acting and filing of minutes prepared by staff.
4. Supervises and develops an effective and efficient staff: conducts training, performance appraisals, merit reviews and develops performance standards for staff.
5. Acts as staff liaison to the Loan Review committee. Ensures that all Loan Officer and Assistant Loan Officer minutes are properly prepared, acted on and filed.
6. Directs the maintenance and control of delinquent loan accounts and loans charge to the Allowance for Loan Loss.
7. Reviews management reports in conjunction with accounting/data processing. Reviews and interprets financial reports, and provides management reports relating to lending and collection operations.
8. Acts as Compliance Officer for the credit union. Disseminates information and develops and implements procedures for regulatory requirements.

9. Works with the management team to develop a network to effectively inform and educate staff.
10. Participates with the Board of Directors and management in the planning process to identify, establish and routinely review goals and objectives.
11. Performs other related duties, including special projects, as required or requested.

Qualifications:

Education/Experience: Bachelor's Degree in Business or National Credit Union Institute Certification with the equivalent in recent and related work experience, and five (5) or more years of recent and related lending experience. Must be able to work flexible hours. Demonstrated supervisory and development experience. Demonstrated willingness to participate in technical and professional development seminars, training and education as required. Must be bondable.

Performance: Demonstrated experience performing in compliance with established human resource and departmental policies regarding: attendance (absences, tardiness, sick leave and vacation use, and other scheduled or unscheduled absences); dress code; customer/member services; safety; security, disaster and other policies procedures and practices. Demonstrated effective and diplomatic oral and written communication skills. Performance is limited to the scope of essential duties and responsibilities.

Physical/Environmental Characteristics: Essential duties are performed in a general office work environment and regularly require sitting at a work station/desk while completing paperwork or using computers, calculators, copiers, fax machines and other business office machines and equipment. Essential duties may also involve: occasional kneeling, squatting, bending, walking, crouching, stooping and lifting up to 30 pounds to stack, store supplies or various office equipment, as directed. **Compliance to security and safety procedures, including use of Personal Protective Equipment (PPE), is required.**

