



## COMMUNITY FIRST FUND TEAM MEMBER PROFILE CHARACTERISTICS, SKILLS & EXPERIENCE

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Date: 02/2021

Name: Vacant

Position/Title: Vice President, Director of Lending Operations

Department: Lending

Reports To: Executive Vice President, Chief Lending Officer

Salary Band: Business Development

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### CHARACTERISTICS

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- Organized/ Efficient
- Servant Leader
- Approachable
- Analytical
- Independent/ Self-motivated
- Adaptable and Strategic Leader
- People motivated individual
- Initiative
- Conscientious
- Communicative
- Performs well in a fast-paced work environment
- Supportive
- Ethical
- Goal Oriented
- Entrepreneurial spirit

### SKILLS

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- Strong proven managerial skills including goal setting, coaching, performance management
- Strong experience in Strategic Planning and new product development
- Ability to budget effectively and manage department within that budget
- Strong proven lending skills in complex projects with ability to provide innovative solutions
- Demonstrated mastery of Microsoft Products; with strong skills in Excel.
- Strong experience in departmental software systems and databases, including but not limited to Customer Relationship Management software, SPARK (online application platform), The Exceptional Assistant (TEA – loan data collection and accounting platform) and cloud based programs like Microsoft 365 and Power BI or comparable systems.
- The ability to maintain a high degree of accuracy and attention to detail.
- Strong written and verbal communication skills.
- Strong analytical skills.
- Ability to work effectively with racially and socially diverse individuals.



## **EXPERIENCE**

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- 10+ years lending experience in increasing levels of lending responsibilities
- 5 years of supervisory experience required
- Bachelor's degree or higher in business, accounting, or data related fields, or equivalent experience.
- Knowledge of commercial lending, SBA, and credit analysis
- Knowledge of project management preferred

## **ROLE:**

The Director of Lending Operations is responsible for the oversight and implementation of specific products and outcomes for the organization in addition to managing the business requirements of the lending department for the Central and Northeast Pennsylvania markets. The Director of Lending Operations will support designated staff in conducting business development/prospecting calls, review and evaluation of credit memos for presentation to loan committee, assist staff in negotiating loan transactions as well as support lenders in settlement of loan transactions with customers. The Director of Lending Operations will ensure that their lending staff follows Community First Fund lending policy and procedures with regard to maintaining data and files relating to loan applications and will ensure that lenders effectively utilize the available technology and systems. Will assure that lenders appropriately monitor and service Community First Fund's loan portfolio and market the organization's loan products and services to potential borrowers. Ensure that weekly sales calling goals, annual loan origination goals, impact goals and portfolio repayment performance goals are met. Critical to the role is the management of capital and directing lending staff in the achievement of specific market targets including the creation of demand in identified market targets.

## **RESPONSIBILITIES:**

1. Leadership and Management of assigned lending team
2. Lending Operations & Project Management
3. Operational oversight of the assigned lending team
4. Lending Policy oversight
5. Capital management and the sales process
6. Supports the needs of other departments
7. Individual, team and company participation

## **EXPECTATIONS:**

1. **Leadership and Management of assigned lending team**
  - Provides day to day supervision, training and evaluation to designated members of the lending department
  - Ensures all staff are adequately trained to perform requisite duties
  - Provides inspirational leadership consistent with our mission
  - Participates in strategic planning efforts
2. **Lending Operations & Project Management**
  - Assists the Chief Lending Officer in the implementation of identified projects and strategic objectives
  - Provides support to the lending department with technology and established systems
  - Oversees the development of new markets and new lending products
  - Oversees quality improvement and customer service
  - Manages partner relationships and vendor contracts



- Manage department meetings, incentive programs, and professional development as directed
- 3. Operational oversight of the assigned lending team**
- Set goals and objectives, manage the sales process and behaviors of assigned individual sales managers.
  - Provide support by using coaching, joint calling on clients, prospects, and referral sources
  - Provide training and support with regards to their ability to provide technical assistance to clients, develop loan requests, structure loan requests, negotiate key terms, and ongoing servicing of clients
  - Provide support regarding loan collections, negotiation of past due accounts, work outs, and default situations
  - Ensure that assigned managers understand the organizational mission and works to ensure that the organizational goals are met with regard to Impact
  - Provide leadership and direction in relation to Strategic Planning in all areas of the organization and support assigned managers in their own strategic plan objectives
  - Implement new markets and products to expand lending opportunities aligned with the organization's strategic plan including but not limited to New Markets Tax Credits, and specialized loan funds such as Capital Magnet Funds, and the CDFI Bond Guaranty Program.
- 4. Lending Policy Oversight of Assigned Lending Team**
- Ensures timely and accurate review of lending policy, including providing management with recommendations for revisions and additions
  - Work with lenders and make recommendations on appropriate loan structure and terms
  - Ensure that lenders provide appropriate technical assistance to clients related to their need
- 5. Capital Management and the Sales Process**
- Direct lending staff in closing loans to identified market sectors
  - Obtain market-based needs assessment data and market analysis regarding barriers to accessing financial resources for low wealth individuals and communities
  - Set realistic goals with team members based on experience and market
  - Coach good sales behaviors to encourage development of sales leads
  - Hold lenders accountable to their sales behaviors and results
  - Advise lenders on appropriate courses of action regarding delinquent accounts
  - Work with lender and LAD on recommended solutions
  - Member of the Loan Delinquency Committee
- 6. Supports the needs of other departments**
- Provides portfolio and loan data to the Development Team for various applications and reports
  - Supports the Finance Team as directed
  - Coordinates with the CFO to ensure that pipeline, capital management, and product goals are being met
  - Coordinate with the marketing department for assigned service area
- 7. Individual, Team & Company Participation**
- a. Quarterly Coaching Sessions and Annual Review Meeting
  - b. Department Meetings
  - c. Senior Management Team
  - d. Loan Committee as directed
  - e. Opportunities Meeting, Quarterly Business Meeting
  - f. Participate in training, assessments and surveys as directed
  - g. Special Events Attendance & Support



### **Physical Demands**

The physical demands described here are representative of those that must be met by an employee to successfully perform the essential functions of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

- While performing the duties of this job, the employee is frequently required to stand, sit, talk and hear.
- The employee is occasionally required to move about the office; use hands and fingers to feel, handle, or operate office equipment.
- Specific vision abilities required by this job include close vision and the ability to adjust focus.

### **Work Environment**

The work environment characteristics described here are representative of those an employee encounters while performing the essential functions of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

- The work is performed primarily in an office or client business setting. The noise level in the work environment is moderate.
- Travel in a wide geographic area is required approximately 50% of the time. Employee must hold a driver's license and able to drive, and able to travel outside of the office for meetings, conferences, client visits and other job-related commitments.

*The duties listed above are intended only as illustrations of the various types of work that may be performed. The omission of specific statements of duties does not exclude them from the position if the work is similar, related or a logical assignment to the position. The team member profile does not constitute an employment agreement between the employer and employee and is subject to change by the employer as the needs of the employer and requirements of the job change.*