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## COMMUNITY FIRST FUND TEAM MEMBER PROFILE

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Date: 07/01/2021

Name: Vacant

Position/Title: Credit Review Manager

Department: Loan Administration Reports To: Chief Credit Officer

Salary Band: TBD

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### CHARACTERISTICS

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- Organized/ Efficient
- Analytical
- Communicative
- Conscientious
- Independent/ Self-motivated
- Adaptable and Strategic Leader
- Ethical
- Goal Oriented
- Performs well in a fast paced work environment
- Supportive
- Curious
- Creative
- Approachable
- Collaborative

### SKILLS

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- Proficiency in Microsoft Products; with strong skills in Excel.
- Capacity to learn departmental software systems and databases, including but not limited to Customer Relationship Management software, SPARK (loan on-boarding), The Exceptional Assistant (TEA – loan servicing) and cloud based programs like Microsoft 365 and Power BI.
- Working knowledge of loan accounting systems
- The ability to maintain a high degree of accuracy and attention to detail.
- Ability to work independently.
- Strong written and verbal communication skills.
- Strong analytical skills.
- Ability to work effectively with racially and socially diverse individuals.

### EXPERIENCE

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- 8+ years of Commercial Lending or risk management experience
  - SBA lending/Loan experience
  - Credit and Risk Analysis experience
  - Bachelor's degree in Business, Finance or related field
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**ROLE:**

The Credit Review Manager, will perform annual reviews of loans in the portfolio. This includes monitoring loan performance, covenants, and confirming the loans perform as required under the loan documents and within the guidelines and policies. The Credit Review Manager will monitor all new commercial loans and will critique the underwriting and closing processes ensuring that loans are closed and documented as they have been approved by Loan Committees and individuals with lending authority. The position will have technical and analytical responsibilities in analyzing financial, industry and market information and monitoring of covenant compliance. Responsibilities include interface with management, portfolio and relationship managers and other departments to include preparation and presentation of reports regarding findings and recommendations for process improvement.

**RESPONSIBILITIES:**

1. Analyze and Quantify Credit Risk Within the Loan Portfolio
2. Ensure Lending Activity Complies with Loan Policy
3. Perform review of loans and client relationships within the loan portfolio
4. Supports the needs of internal and external customers for loan data
5. Individual, team and company participation

**EXPECTATIONS:**

1. Analyze and Quantify Credit Risk Within the Loan Portfolio
  - Monitor watch list loans quarterly
  - Perform portfolio asset review and analysis (industry concentrations, delinquency, TDR, etc.)
  - Make recommendations as to risk ratings process and future strategy changes
  - Elevate trends and potential risks found in the portfolio to management for appropriate action
  - Perform research assignments including market and industry analysis as assigned
  - Monitor and communicate potential suspicious activity/transactions
2. Ensure Lending Activity Complies with Loan Policy
  - Preview and provide commentary on all loans being presented to our loan committees
  - Maintain compliance with regulations and policies, as they relate to the primary duties and responsibilities of the position
  - Provide input to continuously improve and update the loan policy manual
  - Provide oversight for the closed loan file documentation completeness and accuracy
  - Assist in the monitoring of accounts to detect changes which might affect their credit standing
  - Keep informed of policies, procedures, laws, and regulations affecting the commercial lending field
3. Perform review of loans and client relationships within the loan portfolio
  - Create loan reviews for top 10 largest seasoned loans, annually
  - Initiates and oversees the annual review process

- Manage the annual review process for all client relationships in excess of \$100,000
  - Provides written analysis and reports resulting from the annual review process
  - Prepare written reports of the loan reviews and compile an annual report of loans reviewed
- 4. Supports the needs of internal and external customers for loan data**
- Prepare periodic reports to Senior Management, Board, Compliance and Impact, auditors, investors, and regulators
  - Provide excellent service to internal and external customers, maintaining a professional, courteous manner with special requests, problems, or complaints
  - Ensure the security and confidentiality of private customer information
- 5. Individual, Team & Company Participation**
- Quarterly Coaching Sessions and Annual Review Meeting
  - Department Meetings
  - Opportunities Meeting, Quarterly Business Meeting, Sales Rally
  - Participate in training, assessments and surveys as directed
  - 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 10% 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.*