



Wauna Federal Credit Union

Own the Difference

CONSUMER LOAN DIRECTOR

SUMMARY: Responsible for developing and directing consumer loan operations. Assists in directing and training consumer lending staff. Responsible to promote and maintain quality relations with members, employees, dealers, vendors and business partners at all times. This is an over-time exempt position.

ESSENTIAL DUTIES AND RESPONSIBILITIES: Duties include, but are not limited to:

1. Oversee the daily operations of all consumer lending.
2. Develop and maintain good working relationships with dealers, indirect lending partners and other third parties related to consumer lending.
3. Research, recommend develop and implement new consumer lending programs.
4. Responsible for the internal and external sales activities conducted by the Consumer Loan Center.
5. Develop and manage department budget and monitor cost of operations.
6. Partner with the Marketing to create effective marketing campaigns, ideas and sales goals.
7. Implement plans to assure consistency and productivity.
8. Gather and analyze data and make recommendations related to the department on productivity.
9. Develop methods and procedures to provide effective and efficient delivery systems.
10. Reviews and understands credit reports; makes decisions on whether to grant loans; processes and disburses loans; cross sells credit union products; performs collection efforts on loans granted.

QUALIFICATIONS AND REQUIREMENTS:

1. Proficient in the use of CU application software systems.
2. A minimum of five years increasingly responsible experience in consumer lending and collections.
3. Strong managerial, employee development and problem solving skills.
4. Ability to communicate effectively with external data processing, management, and employees and possess excellent presentation, written, oral and inter-personal communications skills.
5. Must present a professional manner and appearance, mature, sound judgment, make independent decisions and maintain confidentiality with employees and members.
6. Ability to design, implement, maintain, and analyze loan products, policies, procedures, services and systems. Ability to interpret new programs and changes to existing ones.
7. Ability to organize projects, prioritize work flow, and accurately complete multiple tasks.
8. Must be bondable.

EDUCATION REQUIREMENTS:

1. High School Diploma or GED equivalent
2. BS/BA degree in a business discipline, with emphasis in finance, or career emphasis in finance, or a combination of education and related experience.
3. At least five years of similar or related experience and two years employee supervision experience.

These conditions are representative of those an employee encounters while performing the essential functions of the job but is not intended to be an exhaustive list of duties. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

The employment relationship may be terminated by the Credit Union or the employee at any time, without notice or cause. This agreement is called Employment at Will.

This job description may be revoked or revised at any time, at the employer's sole discretion. A more comprehensive job description is available upon application for employment.