



## Job Description

### Texoma Community Credit Union

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**Date:** August 2022  
**Job Title:** Consumer Loan Manager  
**Location:** Sheppard Access Rd, Southwest Parkway, or Downtown locations  
**Hours:** Available 7:30 AM – 6:00 PM Mon-Fri (occasional late meetings)  
**Salary:** Depending upon skills  
**FLSA Status:** Exempt  
**Reports To:** Chief Lending Officer  
**Positions Supervised:** Consumer Loan Officers, Indirect Lending & Support Staff

#### ***PURPOSE***

Oversees the management and direction of the Consumer Loan Department. Oversees the approval and declines of consumer and indirect loan applications. Responsible for organizing, planning, and directing the company's consumer and indirect loan functions to maximize profits and growth. This position recommends and implements consumer lending policies and operational procedures consistent with overall company management policies.

#### ***REQUIREMENTS***

**Education/Certification:** High School Diploma with a bachelor's degree required.

**Required Knowledge:** Thorough understanding of financial products and services. Strong background in financial institution/credit union industry. Knowledge of lending laws and regulations.

**Experience Required:** Five years of similar or related experience, or within the credit union/banking industry. Supervisory experience required. Has experience interpreting lending policies and procedures, including State and Federal lending regulations as well as underwriting guidelines. Has experience originating loan policies. Advanced experience, knowledge, and training in financial statement and tax return analysis. Knowledge of commercial, real estate, and loan operations is preferred.

**Skills/Abilities:** Excellent oral and written communication abilities. Solid interpersonal and supervisory abilities. Strong analytical and project management skills. Excellent leadership abilities.

***DUTIES and RESPONSIBILITIES include but are not limited to:***

- a. Manages and directs the consumer lending department, including activities related to the development, processing, and maintenance of consumer and indirect loans. Ensures a competent, motivated staff through training, counseling, supervising, and renewing performance of staff employees.

- b. Underwrites direct and indirect loans, which meet established lending requirements and provide maximum profitability to the credit union with a minimum of risk. Approve, decline, or counteroffer loan applications within set lending authority. Ensures compliance with credit union standards and practices and State and Federal regulations.
- c. Recommends and assists with the marketing of direct, and indirect programs to appropriate channels.
- d. Recommends and maintains approved interest rate structures, lending programs, and budgets which are competitive and maximize profitability.
- e. Responds to member inquiries, conducts application interviews, processes and closes consumer loans if necessary, and supervises loan servicing activities.
- f. Maintains and reviews monthly statistics to evaluate quality of loan applications submitted from various dealers and the quality of loan decisions made by underwriters. Promotes all aspects of any department project and allocates financial and talent resources appropriately. Is responsible for supervision of all consumer and indirect lending operations.
- g. Must complete or cause to complete annual Employee Performance Plans for all consumer lending staff on or before the end of November including review and comments by the CLO/EVP & CEO. All Performance Plans must be delivered and reviewed with each employee no later than the end of each year.
- h. Must prepare or cause to prepare new Employee Performance Plans to each direct report, including presenting and reviewing each new plan on or before December 31<sup>st</sup>.
- i. Must comply with applicable laws and regulations, including but not limited to, the Bank Secrecy Act, the Patriot Act, and the Office of Foreign Assets Control.

**ADA Requirements:**

**Physical Requirements:** Perform primarily sedentary work with limited physical exertion and occasional lifting. Must be capable of climbing/descending stairs in an emergency situation. Must be able to operate routine office equipment including telephone, copier, and calculator. Must be able to routinely perform work on computer for an average of 6-8 hours per day. Must be able to work extended hours whenever required or requested by management. Must be capable of regular, reliable, and timely attendance.

**Working Conditions:** Must be able to perform work indoors in a climate-controlled shared work area with moderate noise. Occasional outside work may be required.

**Mental and/or Emotional Requirements:** Must be able to perform job functions independently and work effectively both on own and as part of a team. Must be able to plan and direct the work activities of self and others. Must be able to read and carry out various written instructions and follow oral instructions. Must be able to speak clearly and deliver information in a logical and understandable sequence. Must be capable of dealing calmly and professionally with numerous different personalities from diverse cultures at various levels within and outside of the organization and demonstrate highest levels of member service and discretion when dealing with the public. Must be able to perform responsibilities with composure under the stress of deadlines/requirements for extreme accuracy and quality and/or fast pace. Must be able to effectively handle multiple, simultaneous, and changing priorities. Must be capable of exercising highest level of discretion on both internal and external confidential matters.

**Nothing in this position description restricts management's right to assign or reassign duties and responsibilities to this job at any time.**

Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions. This job description is not a contract and should not be construed as a guarantee of employment for any specific period of time.

Texoma Community Credit Union is an Equal Opportunity Employer and does not discriminate against employees or applicants based on race, color, religion, sex/gender, national origin, disability, age, or any other category protected by law.