



HORIZON FEDERAL CREDIT UNION POSITION DESCRIPTION

POSITION DESCRIPTION:	Consumer Lending Manager
REPORTING TO:	Director of Lending
DEPARTMENT:	Consumer Lending
FLSA STATUS:	Exempt
SALARY RANGE:	

Horizon understands our employees are the credit union's greatest asset. We recruit and develop enthusiastic, engaged, and empowered individuals to take ownership of each and every member experience to ensure the member is receiving exemplary service. Together, we strive to provide a brighter financial future for our staff, our members, and our surrounding communities.

Our staff is driven by a common passion to be the BEST by doing whatever it takes to exceed the expectations of our members and internal team. They are determined to differentiate our Credit Union in the marketplace through our obsession for delivering superior quality and professionalism. They are collectively focused on conducting all business, internally and externally, with the highest degree of honesty, integrity, consistency and ethics.

POSITION OBJECTIVE

Leads, motivates, and continuously develops a lending staff to ensure the needs of the members, departments, and Credit Union are met. Takes ownership to ensure an exceptional member experience for borrowers; builds strong working relationships with attorneys, auto dealerships, and other outside professionals. Mentors and develops team, and promotes a department culture where team is engaged, knowledgeable, and member-centric.

RESPONSIBILITIES

1. Serves as ambassador of the Horizon Federal Credit Union (Horizon) brand. Continuously demonstrates the Credit Union's mission, vision, and core values in all interactions with members, colleagues, and vendors.
2. Ensures operational integrity including compliance in all policies and procedures.
3. Serves as a role model to other employees through words and actions.
4. Effectively sets and monitors objectives and goals of consumer lending in conjunction with the overall goal and plan of the credit union.
5. Effectively leads, coaches, counsels, mentors, trains, and develops team to increase efficiency, enhance productivity, achieve goals, and provide a consistent atmosphere aligned with credit union culture.
6. Effectively encourages individual and group input, listen to ideas, and recognize behavior and actions that aligns with Horizon FCU's mission, vision and core values.
7. Plans, directs, manages, and takes ownership of direction and performance of Consumer Lending Department.

8. Develops monitoring and measurement tools to effectively gauge department performance and service levels. Identify and implement opportunities for improvement, when applicable.
9. Evaluates current programs, procedures, policies and technologies; recommend changes to enhance the financial well-being, service levels, and ensure key credit union objectives are met, when applicable.
10. Manages all personnel issues including interviews, hiring and promoting, schedules, performance evaluations, training, coaching, discipline actions, and terminations when necessary. Seeks assistance of Human Resources when situation warrants.
11. Reviews and approves timecards for payroll, personal days, vacations days, and sick time off.
12. Maintains a current and comprehensive knowledge of all related products, services, policies, procedures, rules, and regulations applicable within the department, and ensures staff is aware of and comprehends changes.
13. Proactively increases multiple-account relationships with current and prospective members by cross-selling, up-selling, and referring applicable products, services, and multiple delivery channels.
14. Communicates in person, over the phone, and through written correspondence in a clear, diplomatic, and professional manner.
15. Takes ownership of member inquiries, actively resolves escalated member issues and complaints, and further escalates when necessary.
16. Proactively identifies and communicates areas to increase and enhance efficiencies, productivity, profitability, and provide a consistent team atmosphere.
17. Tracks individual and department productivity and report monthly.
18. Reviews and compares written lending policies with actual practices on an annual basis, if not more frequently. Recommend changes to existing policy/procedures is necessary.
19. Proactively ensures Horizon remains competitive with lending products, services, rates, fees, and delivery methods by reviewing and analyzing current data, local and national trends, competitor's offerings, and recommend changes to Director of Lending, when appropriate.
20. Develops new and maintain and enhance new existing relationships with attorneys, automotive dealers, and other retail establishments to enhance lending relationships with credit union.
21. Performs necessary due diligence reviews of vendor partners periodically to ensure service, licensing and pricing meet the requirements and needs of the credit union. Make recommendations to add or eliminate vendors from service with the credit union.
22. Plans, organizes, and facilitates educational workshops or seminars for our members, non-members, and community.
23. Collaborates with other credit union leaders establish performance standards, set goals, gather information, and evaluate effectiveness to identify improvement opportunities. Recommends appropriate solutions to improve process when applicable.
24. Works harmoniously with colleagues across all departments to meet the needs of the members and credit union.
25. Ensures all department employees adhere to policies and procedures described in the Employee Handbook.
26. Recommends and manages department budget, including purchase of equipment and supplies.
27. Actively participates in internal and external educational programs, schools, or conferences to continually develop greater knowledge and expertise. Take initiative for personal career development, as well as development of staff, and seek opportunities to learn new skills.

28. Completes annual mandatory compliance and other trainings.
29. Willingly participates in Credit Union functions, committees, and events on a volunteer basis or as reasonably requested.
30. Maintains a positive attitude through communication and behaviors.
31. Represents Horizon in a positive and professional manner in community events, meetings, and conferences.
32. Travel required in membership area. Occasional travel required outside of membership area and may include overnight stay for trainings, workshops and conferences.
33. Occasional Saturday and evenings may be required.
34. Completes all other duties as assigned and/or required.

QUALIFICATIONS

Education and Experience: Bachelor's degree from accredited college or university; preferably with a concentration in business, marketing, or finance. Minimum five years' experience in progressive leadership within a financial or lending institution.

Other:

- Thorough comprehension of credit union's products, services, policies, procedures, and regulations.
- NLMS required.
- Experience in successful retail sales environment, with a proven sales management track record and demonstrated passion for exceptional service.
- Maintains a professional demeanor in appearance, communication, and action.
- Possesses a high level of interpersonal communication, both verbal and written.
- Takes command of situations; remains confident, unfazed and undeterred by conflict, dealing with strong personalities, communicating unfavorable information, and allowing others to take risk and grow.
- Effectively work and remain calm under pressure and in tense situations.
- Focused and driven to obtain goals in an ethical manner.
- Demonstrate positivity and enthusiasm regardless of the situation and motivate team to do the same.
- Creative and innovative thinker and problem solver.
- Maintain confidentiality of all members and employees, their business dealings and transactions.
- Solid working knowledge of PC-based programs.

Language Skills:

Ability to read, analyze, and interpret financial reports and documents, periodicals, journals, reference resources, and training and policy manuals. Ability to prepare business letters and other professional correspondence using the prescribed format and confirming to rules of grammar, diction, and style. Ability to comprehend and respond to common inquiries or complaints from credit union members, colleagues, regulatory agencies, vendors, or members of the business community. Ability to effectively present job-related information to members and colleagues.

Mathematical Skills:

Ability to compute discount, interest, profit, and loss; commission markup and selling price; and ratio, proportion, and percentage. Able to perform very simple algebra.

Reasoning Skills:

Ability to apply logical or scientific thinking to define problems, collect data, establish facts, and draw conclusions. Able to interpret a variety of technical instructions and can deal with multiple variables.

Physical Requirements:

Primarily sedentary work; employee will be seated a majority of the day. While performing the duties of this job, the employee is required to use fingers to make small movements such as typing, picking up small objects, or pinching fingers together.

Must possess sufficient manual dexterity to skillfully operate standard office equipment, including but not limited to: computer mouse and keyboard, facsimile machine, photocopier, telephone, and calculator. Must be able to view and read written words and numbers from paper and computer screen. Must be able to hear verbal communication in normal volume, pitch, and tone in person and over the telephone.

The physical demands described are representative of those required to successfully perform the essential functions of the job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

Note: Job descriptions are intended to be accurate reflections of those principal job elements essential for making decisions pertaining to compensation. They should not be considered to be an exhaustive list of all responsibilities, skills, efforts, or working conditions associated with the position.

I acknowledge that I have read and understand the above job description. I am physically and mentally capable of handling the above responsibilities.

Employee Signature

Date

Supervisor Signature

Date

This is not to be construed as an employment contract.

This job description does not alter the Employment-AT-Will relationship in any way.