

## **Vice President Consumer Lending**

### **Why Work for Mainstreet Credit Union?**

Because Mainstreet Credit Union has consistently provided stability for employees and members over the span of more than 65 years. Not to mention, Mainstreet Credit Union aims to be the financial home to every member. We continue to strive for a welcoming culture, where our employees are knowledgeable, helpful, and accountable for their position within the team. To achieve this vision, we provide continued training and development opportunities, as well as a friendly environment where members and employees can feel at home. Being a not-for-profit organization, we keep business simple and real. We enjoy sharing in our community, and we always find the most effective way to serve our members and provide full pay and benefits for our employees, even through uncertain times.

In addition to our friendly and welcoming environment, we offer our employees:

- Day-time hours that provide for a healthy work-life balance
- Three weeks of PTO in the first year with a generous annual PTO carryover plan
- A wide variety of insurance options for health, dental, and vision
- 401k with company match
- Company provided life insurance and long-term disability
- Special product perks for employees

### **Let's Learn About the Job**

#### **Position Overview:**

The VP Consumer Lending provides overall supervision of consumer lending products and processes and the primary leadership for all strategic product planning & development and marketing of credit union loan programs. This position manages the indirect lending program, maintains quality standards that are consistent with the credit union's overall strategic plan and promotes a cross selling culture which supports and achieves established credit union goals.

#### **Major Responsibilities:**

1. Functions as the primary individual in charge of defining, developing and accomplishing credit union long term objectives, strategies, budgets, procedures and policies for consumer loan products and processes.
2. Assist branch personnel in sales training and process improvement.
3. Develop the indirect lending program to achieve budgeted production while maintaining portfolio quality.

4. Manage the underwriting of consumer loans. Provide member service and loan production through loan approval while balancing portfolio performance.
5. Ensures legal, regulatory, vendor and social compliance of the credit union's consumer lending programs.
6. Manage the centralized loan processing function.
7. Act as administrator and subject matter expert for loan origination systems.
8. Maintain knowledge of competitor's rates and terms and other trends relating to the consumer loan marketplace. Recommend product and rate changes as needed.
9. Informs Executive Management regarding key operational or portfolio issues affecting consumer lending.
10. Ensures the consumer lending area is providing friendly, timely, professional, personal service to all internal and external members or potential members.

**Required Education and Experience:**

- Four year business degree.
- Minimum of 10 years related experience, including a minimum of five years' experience in strategically developing consumer loan products and programs, minimum of five years' experience managing indirect lending programs, and management and supervisory experience
- Must have consumer loan experience in underwriting, sales and compliance

**Knowledge, Skills and Abilities:**

- Possess advanced knowledge of and demonstrated ability to implement effective people, time, project, and organizational management practices.
- People skills and positive attitude
- Full knowledge of products and services
- Develop and display pride in work
- Understanding and use of good judgment
- Ability to perform job expectations in an accurate and efficient manner
- Personal computer
- Moderate typing
- General office equipment

**Physical Requirements:**

- Regularly required to talk and hear. Frequently required to stand, sit, walk, use hands to finger, handle or feel; and reach with hands and arms.

## **Company Overview**

Mainstreet Credit Union began in Johnson County over six decades ago as the Northeast Johnson County Teachers' Credit Union. Over the years, Mainstreet Credit Union has grown its business by expanding to new locations and acquiring smaller credit unions in the Kansas City area. Today, Mainstreet Credit Union has over 63,000 members, 12 branches across 9 cities, and a much shorter name!