UNIVERSITY OF SOUTHERN CALIFORNIA

Credit Union Consumer Lending Manager

Job Code: 115045

OT Eligible: No
Comp Approval: 7/5/2016

JOB SUMMARY:
Manages daily operations of a Credit Union Consumer Lending department including supervision of staff, loan application processing, underwriting and funding, service delivery, mitigating losses, and reporting of volume and other activities. Approves member transactions and resolves member issues. Has responsibility for the overall compliance with operational regulations and guidelines related to consumer lending activities. Ensures all loan and membership applications, email and other member inquiries are processed in an expeditious manner and with the upmost care.

JOB ACCOUNTABILITIES:

*E/M/NA  % TIME

Manages all daily Credit Union Consumer Lending department functions including supervision of staff, loan application processing, underwriting and funding, service delivery, sales, mitigating losses and reporting. Sets department goals to align with institutions’ strategic initiatives. Approves member transactions and resolves member issues. Ensures daily operations are completed in an expeditious manner and all organizational initiatives are met.

Ensures effective and efficient review process of loan applications in accordance with established loan policies to ensure member requests are handled expeditiously.

Manages indirect lending partnerships and dealership relationships on an operational level for timely loan decisions and program modifications.

Maintains up-to-date knowledge of competitor rates, terms, products and other market place trends relating to consumer lending and reports updates to the Chief Lending officer.

Serves as central information resource and advises on departmental policies and procedures. Researches information as requested. Offers solutions in line with policies and procedures including making exceptions, as necessary.

Manages branch staff, as assigned. Recommends organization structure, reporting relationships and staffing needs. Recruits, screens, hires and trains staff. Evaluates employee performance and provides guidance and feedback to assigned staff. Counsels, disciplines, and/or terminates employees as needed. Oversees onboarding and orientation of new employees to ensure understanding of duties, responsibilities, work requirements and performance standards. Establishes, monitors, an authorizes work schedules, time off and leave requests for employees (including student workers) to meet department business requirements. Authorizes overtime and monitors meal and rest periods for nonexempt employees to ensure compliance with university timekeeping requirements and employment policies. Submits time records on behalf of employees who fail to provide timekeeping records to ensure timely payment, as needed.

Develops and manages budgets and recommends or makes budgetary and resource allocations. Provides financial status reports as requested.

Reviews and analyzes loan performance. Prepares operating reports and handles
special project as assigned.

HAS responsibility for the overall compliance with operational regulations and guidelines related to consumer lending activities. Ensures consumer loan policies, procedures, services products, delivery channels and documentation meet federal and state regulations. Supports audit loan files and systems to ensure loan quality and adherence to consumer lending policies.

Maintains professional and technical knowledge by tracking emerging trends in branch operations management. Attends education workshops and reviews professional publications.

Develops and implements security related procedures such as office opening and closing routines, recognition of duress signals and key controls. Coordinates security activities with University Public Safety Department. Promotes and maintains standards for security conscious awareness and behavior. Maintains knowledge of University's crime prevention and suppression programs and services. Ensures dissemination of security related information to staff.

Performs other related duties as assigned or requested. The University reserves the right to add or change duties at any time.

*Select E (ESSENTIAL), M (MARGINAL) or NA (NON-APPLICABLE) to denote importance of each job function to position.

**EMERGENCY RESPONSE/RECOVERY:**

Essential: [ ] No   [ ] Yes

In the event of an emergency, the employee holding this position is required to “report to duty” in accordance with the university’s Emergency Operations Plan and/or the employee’s department’s emergency response and/or recovery plans. Familiarity with those plans and regular training to implement those plans is required. During or immediately following an emergency, the employee will be notified to assist in the emergency response efforts, and mobilize other staff members if needed.

**JOB QUALIFICATIONS:**

**Minimum Education:**

High school or equivalent

**Minimum Experience:**

3 years

**Minimum Field of Expertise:**

Management level experience in a credit union operation in an institution of similar asset size.

**Preferred Education:**

Bachelor’s degree

**Preferred Experience:**

5 years

**Skills: Other:**

Analysis
Assessment/evaluation
Budget control
Budget development
Coaching
Communication -- written and oral skills
Conflict resolution
Counseling
Customer service
Human resource process and employment knowledge
Interpretation of policies/analyses/trends/etc.
Interviewing
Knowledge of applicable laws/policies/principles/etc.
Organization
Planning
Problem identification and resolution
Project management
Research
Scheduling
Staff development
Supervisory skills
Teaching/training

Skills: Machine/Equipment:
Calculator
Computer network (department or school)
Computer network (university)
Computer peripheral equipment
Fax
Personal computer
Photocopier

Supervises: Level:
Supervises employees and/or student workers.

Supervises: Nature of Work:
Administrative
Professional/Paraprofessional

SIGNATURES:
Employee: ___________________________ Date: ___________________________
Supervisor: ___________________________ Date: ___________________________

The above statements are intended to describe the general nature and level of work being performed. They are not intended to be construed as an exhaustive list of all responsibilities, duties and skills required of personnel so classified.

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