



## Credit Union Vice President, Consumer Lending Job Description

### JOB INFORMATION

<i>Job Code:</i>	115063
<i>Job Title:</i>	Credit Union Vice President, Consumer Lending
<i>FLSA Status:</i>	Exempt
<i>Supervisory:</i>	Manages through subordinate supervisors.
<i>Job Family:</i>	Credit Union
<i>Job Family Group:</i>	Accounting, Finance and Banking
<i>Management Level:</i>	4 Administrator

### JOB SUMMARY

Develops strategic and long-range business initiatives, goals and objectives for the consumer lending department. Manages daily operations (e.g., staff supervision, loan application processing, service delivery). Responsible for overall compliance with consumer lending operational regulations and guidelines.

### JOB QUALIFICATIONS:

#### Education

<i>Req</i>	<i>Pref</i>	<i>Degree</i>	<i>Field of Study</i>	
X		Bachelor's degree		In
X		Bachelor's degree	Finance	Or
X		Bachelor's degree	Business Administration	Or
X		Bachelor's degree	in related field(s)	
	X	Master's degree		In
	X	Master's degree	Finance	Or
	X	Master's degree	Business Administration	Or
	X	Master's degree	in related field(s)	

#### Additional Education

**Check here if experience may substitute for some of the above education.**

Combined experience/education as substitute for minimum education

#### Work Experience

<i>Req</i>	<i>Pref</i>	<i>Work Experience</i>	<i>Experience Level</i>	
X		5 years	banking	

#### Additional Work Experience

**Check here if education may substitute for some of the above work experience.**

Combined experience/education as substitute for minimum work experience

## Knowledge, Skills and Abilities

Req	Pref	Functional Skills
X		Some experience in a leadership/management role and a track record of driving customer/member value.
X		Demonstrated knowledge of lending, underwriting and funding regulations.
X		Excellent analysis and problem-solving skills.
X		Proactive and detail-oriented.
X		Excellent interpersonal, presentation, and oral and written communication skills.

## Other Job Factors

## JOB ACCOUNTABILITIES

	% Time	Essential	Marginal	N/A
Manages daily operations of consumer lending department (e.g., underwriting and funding, mitigating losses, volume reporting). Approves member transactions and handles high-level member issues.				
Sets goals, monitors work, and evaluates results to ensure that departmental and organizational objectives and operating requirements are met and are in line with the credit union's needs and mission. Monitors goals, adjusting policies and working with management to ensure timelines are met and maintained. Analyzes departmental metrics to provide periodic reports on product performance, service quality, member value, and departmental key performance indicators (KPIs) in support of progress toward strategic and operational goals.				
Provides technical/professional advice, coaching, and specialized knowledge to others within various operational areas, serving as the subject-matter expert in consumer lending. Participates in the development of credit union plans and programs as a tactical partner, evaluating and advising on the impact of long-range plans and regulatory action on the areas of responsibility.				
Ensures overall compliance with operational regulations and guidelines related to consumer lending activities. Ensures the credit union meets and complies with all relevant regulatory requirements. Directs regulatory compliance efforts, analyzing regulatory changes and coordinating the implementation of necessary policies and procedures. Participates in formulating and administering organizational policies.				
Directs and coordinates activities in departments. Regularly visits with staff, providing input and listening to the comments, concerns, suggestions, and feedback from team members closest to credit union members.				

## Other Requirements

Essential:	Emergency Response/Recovery	Essential:	Mandated Reporter
	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.		A mandated reporter who in his or her professional capacity has knowledge of, or reasonably suspects a person who is under the age of 18 years, elderly, or a dependent adult has been the victim of abuse or neglect must report the suspected incident. The reporter must contact a designated agency immediately or as soon as practically possible by telephone or in writing within 36 hours. By virtue of the associated job duties, this position qualifies as a mandated reporter as required by state law and USC's policy at: <a href="https://policy.usc.edu/mandated-reporters/">https://policy.usc.edu/mandated-reporters/</a>
Campus Security Authority (CSA)			Essential:
By virtue of the associated job duties, this position qualifies as a Campus Security Authority as required by law and USC's policy at: <a href="https://dps.usc.edu/alerts/clery/">https://dps.usc.edu/alerts/clery/</a>			

## ACKNOWLEDGMENTS

The above statements reflect the essential and non-essential functions as necessary to describe the principle contents of the job. They are not intended to be a complete statement of all work requirements or duties that may be required of the position. I understand that I may be asked to perform other duties as assigned. USC reserves the right to add or change duties

at any time.

The University of Southern California is an Equal Opportunity Employer. USC prohibits discrimination on any basis protected under federal, state, or local law, regulation, or ordinance or university policies. All employment decisions are based on individual qualifications and business need.

I acknowledge receipt of this job description and its associated physical requirements. I have read and understand the job description and job requirements and agree to abide by their contents. I realize that duties may be requested of me that are not specifically stated herein. I understand that I will be expected to adjust to potential fluctuations in work volume. I understand that, if I have any questions about the essential functions or expectations of my position, my supervisor and/or HR partner are available to discuss them with me.

\_\_\_\_\_  
Print Employee Name

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Print Manager Name

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

This job description describes the general nature and level of work required by the position. It is not intended to be an all-inclusive list of qualifications, skills, duties, responsibilities or working conditions of the job. The job description is subject to change with or without notice, and Management reserves the right to add, modify or remove any qualification or duty. Nothing in this job description changes the existing at-will employment relationship between the university and the employee occupying the position.