



Consumer Loan Product Manager, Credit Union Job Description

JOB INFORMATION

<i>Job Code:</i>	115040
<i>Job Title:</i>	Consumer Loan Product Manager, Credit Union
<i>FLSA Status:</i>	Exempt
<i>Supervisory:</i>	May supervise staff, student, temporary or resource workers.
<i>Job Family:</i>	Credit Union
<i>Job Family Group:</i>	Accounting, Finance and Banking
<i>Management Level:</i>	5 Manager

JOB SUMMARY

Oversees the development, implementation, and management of consumer lending products and services offered by the credit union. Develops strategies to increase the credit union's consumer lending portfolio and drive member satisfaction. Carries out individual loan processing and resolves complex loan issues. Trains staff on products and services. Conducts market research, monitors and evaluates performance of products, and identifies areas for improvement. Develops and implements guidelines and procedures.

JOB QUALIFICATIONS:

Education

<i>Req</i>	<i>Pref</i>	<i>Degree</i>	<i>Field of Study</i>	
X		Bachelor's degree		In
X			Business Administration	Or
X			Finance	Or
X			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		3 years	of experience in consumer lending and management.	
	X	5 years	of experience in consumer lending and management.	

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		Excellent analytical, problem-solving, and project management skills.
X		Working knowledge of consumer lending regulations and compliance requirements.
X		Proven ability to identify and evaluate opportunities for new loan programs and establish business relationships with external partners.
X		Excellent communication and interpersonal skills, with the ability to collaborate effectively with both internal teams and external agencies.
X		Ability to develop analytics from multiple streams of data, interpret trends, develop persuasive recommendations, and present information to varied audiences.
X		Proficiency with office management software/tools (e.g. Microsoft Office suite, Google suite) and project management tools.
	X	Experience with solar lending, student lending, and credit card products.

Other Job Factors

JOB ACCOUNTABILITIES

	% Time	Essential	Marginal	N/A
Oversees the development, implementation, and management of consumer lending products and services offered by the credit union (e.g., solar lending, student lending, clean energy lending, credit cards). Ensures product strategies align with credit union mission and goals. Conducts market research and analyzes industry trends to identify new consumer lending opportunities and potential risks. Ensures product offerings remain competitive by benchmarking against industry standards and competitor offerings. Engages in individual loan processing as needed. Communicates with dealerships and contractors, conveys loan decisions to members, and underwrites loans. Resolves complex loan issues.				
Provides training, guidance, and support to credit union staff on consumer lending products and services.				
Collaborates with internal teams to conceptualize and implement effective strategies aimed at increasing member awareness and adoption of consumer lending products. Facilitates effective communication and coordination with internal stakeholders (e.g., marketing, compliance, IT) to ensure successful implementation of product strategies. Establishes and maintain business relationships with key partners (e.g., dealerships for auto loans, contractors for home improvement loans). Collaborates closely with vendors to ensure that service levels and expectations are met; addresses related issues in a timely manner.				
Monitors and evaluates performance of consumer lending products via data analysis (e.g. operations metrics, revenue forecasts, trends analytics). Prepares and presents regular reports and/or dashboards on product performance, member satisfaction, and market trends to senior leadership. Incorporates member feedback to identify areas for improvement and drive innovation. Evaluates potential new vendor relationships and technologies to enhance product offerings. Recommends and implements updates to lending platforms and software, including the primary loan origination system (LOS).				
Assists with development of risk management controls and processes; identifies existing and potential risks. Develops and implements guidelines and procedures for specific loan programs to ensure consistency and compliance. Supports the administration of consumer lending products (e.g., managing pricing updates, ensuring compliance, addressing regulatory changes). Maintains currency of latest consumer lending regulations and compliance requirements, as well as industry trends and emerging technologies.				
Promotes an environment that fosters inclusive relationships and creates unbiased opportunities for contributions through ideas, words, and actions that uphold principles of the USC Code of Ethics.				

Other Requirements

<i>Essential:</i>	<i>Emergency Response/Recovery</i>	<i>Essential:</i>	<i>Mandated Reporter</i>
	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: https://policy.usc.edu/mandated-reporters/
<i>Campus Security Authority (CSA)</i>			<i>Essential:</i>
By virtue of the associated job duties, this position qualifies as a Campus Security Authority as required by law and USC’s policy at: https://dps.usc.edu/alerts/clery/			

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.