



Police Federal Credit Union

Job Posting: Consumer Lending Manager

The Police Federal Credit Union, headquartered in the Washington, D.C. metropolitan area, is a full service, not-for-profit financial institution that has been committed to protecting the financial interest of members of the law enforcement community since 1935. Police Federal Credit Union has a workforce that is committed to exceeding expectations and building lasting relationships to help the organization continue steady growth.

We offer an excellent working environment, benefits including health, life and 401(k) benefits with employer match after six (6) months, comparable compensation, and generous vacation leave.

This position is responsible for oversight of the credit union's Consumer Loan Department. Proactively manage loan production including, loan origination, processing, underwriting and servicing (title perfection and release) in compliance with applicable laws and regulations. Coach and mentor loan staff, assist in developing production goals and action plans to meet established departmental and organizational goals and priorities. Provide training to the branch support staff to ensure timely and accurate loan application submission and funding. Train staff on the application and processing tasks essential for efficient loan underwriting. Assist in meeting service quality standards by providing assistance if workload exceeds production capabilities of the lending staff.

Essential Responsibilities:

- Coordinate lending activities to ensure appropriate coverage, efficiencies, and quality of service.
- Increase loan production, product and service sales, improve title perfection, and reduce errors in loan documentation, through on-going training and coaching of lending and branch personnel.
- Review, track, monitor, and report on lending and related activities to identify weaknesses in the consumer loan portfolio.
- Complete staff performance reviews, monitor attendance, process timecards and schedules.
- Research and resolve member and vendor questions. Respond to staff questions regarding loans, vehicle titling and lending related matters.
- Identify areas for improvement, changes in procedures, new developments, or changes in services and products. Keep staff informed on trends and general credit union information.
- Perform loan file audits and line of credit reviews to ensure adherence to internal policies, procedures and regulatory requirements.
- Continually update consumer lending policies and procedures. Draft new policies and procedures as needed for recommendation to management.

- Maintain all lending materials and information updated for the disaster recovery program.
- Participate in committees that affect the lending department to analyze ways to improve and/or implement quality member service through innovation, teamwork and technical support. Report team decisions and directives to supervisor.
- Recommend programs, products and services beneficial to the credit union and its members as result of research, trends, satisfaction surveys, etc.
- Review marketing materials for compliance, accuracy, and adequacy to support production.
- Perform other duties as assigned.

Qualifications: Incumbent will have a minimum of five (5) years lending management experience in a credit union or banking environment required. A Bachelor's degree in Finance or Business from an accredited college or university preferred.

Work Site: Although the central offices for Police FCU are located in Upper Marlboro, employees may be required to report for work at other branch locations on an as needed basis.

For immediate and confidential consideration, qualified candidates should email **cover letter with full name (first, middle, last), current address** and resume to: [**oneill@policefcu.org**](mailto:oneill@policefcu.org).

We are proud to be an equal opportunity employer!

Website: www.policefcu.com