

# H-E-B FEDERAL CREDIT UNION

## POSITION DESCRIPTION

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**POSITION TITLE:** Director of Consumer Lending  
**REPORT TO:** Chief Operating Officer

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### **Position Summary:**

The primary purpose of this position is to assist the credit union in living out our Bold Promise, “H-E-B Federal Credit Union Partners taking a stand together to be the financial institution of choice,” by delivering outstanding service to internal Partners and members. The Director of Consumer Lending reports directly to the Chief Operating Officer. This position is responsible for overseeing the management and direction of the consumer loan department including the approval and declines of consumer loans; implementation of loan policies and procedures that align with management expectations; coaching of lending staff; supervising loan servicing, processing and documentation prep; and conducting loan audits and assessments to ensure policies and procedures are meeting desired goals.

### **Qualifications:**

Deliver service to internal Partners and members that are in alignment with the credit union’s Operating Promises.

- Act with integrity and trust each other
- Deliver on our commitments
- Turn our ideas into action quickly
- Maximize each contact’s unique potential
- Include customers in our fun and celebration
- Always look for what is missing, adds value, and anticipates the future
- Produce consistent, healthy growth

Meet all productivity goals/standards as established.

Requires a four-year college degree, completion of a specialized course of study at a business trade school, or five to ten years of relevant industry experience including underwriting of consumer and real estate loan applications in a financial institution.

Must possess advanced knowledge and understanding of loan policies and procedures, loan payment calculations and interest rates, and loan underwriting.

Must possess advanced knowledge of all regulatory compliance regarding lending and the loan application process.

***Director of Consumer Lending – H-E-B Federal Credit Union***

Must possess the ability to read, analyze and determine the value of collateral using N.A.D.A. value guides.

The ability to work in a fast-paced environment with minimal supervision.

Must possess advanced problem-solving skills and perform basic (add, subtract, multiply, divide) mathematics.

Must be able to use a computer and must possess advanced proficiency with Microsoft Office Suites (Word, Excel, and Outlook) Windows operating systems and the ability to access/navigate the Internet/Intranet.

Must have advanced proficiency in Adobe Acrobat Standard with the ability to perform duties in a paperless environment.

Must have the ability to communicate clearly and effectively both orally in person and in writing (talk, hear, listen, read, write, and use a telephone).

Must have advanced ability to organize work, set priorities, and pay strict attention to detail and accuracy.

The ability to work cooperatively and positively with diverse groups, including staff, directors, members, and vendors.

Must have advanced ability to multitask, handle and meet tight deadlines and stressful situations in a calm, professional manner.

Must be able to sit for long periods of time.

Must have hearing abilities to hear average or normal conversations and receive ordinary information as well as frequently convey detailed or important instructions or ideas accurately, loudly, or quickly.

Must be able to use a telephone and possess knowledge and understanding of proper telephone etiquette, greeting protocol and interpersonal interaction.

Must have average vision abilities and ordinary visual acuity necessary to read, prepare or inspect documents, products or operate credit union equipment.

Must be able to exert up to 20 lbs. of force occasionally, move wrist, hands and/or fingers frequently and must be able to make small movements such as typing, picking up small objects or pinching fingers together primarily using just fingers.

Must possess a valid driver's license and reliable transportation.

Must be able to certify with National Mortgage License System (NMLS).

Must be Bondable.

**Duties and Responsibilities:**

Manage the consumer loan department providing direction to collection specialists, underwriters, internal loan auditors, loan officers and lending support specialists.

Underwrite consumer loans, which meet established lending requirements and provide maximum profitability to the credit union with a minimum of risk. Approve, decline, or counteroffer loan applications within set lending authority.

Determine the appropriate loan structuring including terms, interest rates, repayment schedule and collateral that is in alignment with the lending policy and individual risk.

Analyze and evaluate the creditworthiness of individuals through review of credit information including credit reports, financial statements, income and employment history and other factors.

Ensure loan compliance with credit union standards and practices and State and Federal regulations.

Maintains and reviews monthly statistics to evaluate the quality of loan applications and the quality of loan decisions.

Prepare and complete annual Employee Performance Plans for all consumer lending staff.

Implement staff training programs as needed.

Enhance lending operation procedures through technology and workflow improvements to create efficiencies and ensure quality results.

Conduct loan audits and assessments to ensure policies and procedures meet desired goals.

Prepare files and data needed for external auditors. Participate in external audits as needed.

Act in the capacity of a senior level loan underwriter and internal loan auditor.

Order and review real estate appraisals to ensure accuracy.

Ensure loans and loan documentation are compliant. Ensure loan and credit applications are complete and accurate. Verify information provided by applicants if needed.

Document loan decision in the system.

Ensure HMDA data is complete and 100% accurate. Responsible for the HMDA LAR.

Complete an annual loan portfolio review to monitor the performance of existing loans, identify potential problems and recommend mitigation strategies.

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Ensure compliance with all applicable laws and regulations and stay up-to-date on changes in credit laws and regulations.

Assist with the modification of credit processes and policies as needed.

Conduct internal quality control reviews of all loans.

Maintain delinquency and charge off ratios on decisioned loans as established.

Meet assigned daily, weekly, and monthly loan goal decisioning to help achieve credit union quarterly lending goals.

Review and approve income verifications, dealer purchase contracts and other loan documentation support.

Review all home equity, real estate balloon, and home equity line of credit loan documents prior to funding, to ensure Home Mortgage Disclosure Act (HMDA) compliance. Provide appropriate Partner training on HMDA compliance errors to prevent future errors.

Act as a resource, to include training, on all areas pertaining to processing of real estate loans, producing disclosures, document preparation, loan funding, lien recording, auditing, and imaging.

Perform other duties as assigned.

***Job Code: DCL***

***Grade: Exempt 11***