



## **Full-Time Lending Manager**

Potential Integra First Office Location: Menominee, MI, Stephenson, MI or Powers, MI

### **Would you like to join our team?**

We are a fun, friendly, compassionate team that is dedicated to our mission, “Enhancing lives... one member at a time.” As a not-for-profit credit union, we are member owned and strive to offer lower rates, lower fees, and better yields to our members than traditional for-profit financial institutions. We train our employees to help members with great products and services so we can live out our mission every day.

Integra First Federal Credit Union was founded in 1948 in Powers, Michigan. We have since added two more branches located in Stephenson and Menominee, Michigan. With three locations, opportunities for advancement do arise. **Integra First Federal Credit Union is a great place to build your financial career!**

### **Summary**

This position is primarily responsible for the direct supervision of all activities in the Lending and Collection Departments regarding loan processing, underwriting, funding, compliance, and reporting functions. The successful candidate will have a comprehensive knowledge of consumer and mortgage lending. In this role, the Lending Manager will have the ability to lead change that meets our members current and future financial goals. This role will develop member referral sources by networking with realtors, title companies, builders, and other community organizations. We expect all staff to be guided by our mission, “Enhancing lives...one member at a time.”

### **Essential Functions and Responsibilities**

- Manage direct reports to maximize productivity, efficiency, and their potential, including: hiring, directing job assignments, monitoring staff performance, coaching, counseling, disciplinary action, training, assuring compliance with regulatory requirements and credit union mission, values, policies, procedures, and work rules. Appraise performance and provide recommendations for staff compensation, promotion, and termination, as appropriate.
- Directs the training for the Lending Department
- Ensures direct and indirect reports meet member needs, branch responsibilities, job duties and performance standards while providing prompt, professional, engaging, and courteous member service focused on building lasting member relationships. Encourages a positive, productive, supportive, and motivated team that works together to complete tasks. Coaches direct reports to perform to best of their ability.
- Becomes a subject matter expert on all credit union products, services, technology, policies, applicable laws and regulations, and enforces compliance with them.
- Underwrites and approves or denies loans
- Troubleshoots and resolves internal and external inquiries, member complaints, account discrepancies, and escalated matters in a timely manner. Informs members of services and policies. Counsels members regarding their financial needs and services requested.



- Prepares and presents monthly lending reports and makes recommendations to executive management and the board of directors and notifies them regarding delinquent or escalated lending matters
- Ensures lending personnel are well trained in all phases of their respective jobs. Actively participates in cross-training personnel and assures staff is kept up-to-date on all products and services.
- Manage the Mortgage, Consumer, Commercial, and Line of Credit portfolios and oversees collections
- Determines appropriate approval limits for direct reports and makes recommendations when approval limit increases are warranted
- ALM/CECL committee member
- Manage the consumer and mortgage portfolios and oversees delinquencies and collections including handling bankruptcies, filing and representing the Credit Union in court when necessary, foreclosures, repossessions and charge offs.
- Analyzes competitor rates and makes rate recommendations to the Executive Management team
- Manages consumer lending, Credit Life/Disability, and Gap policies and procedures
- Manages forced place insurance
- Oversees lending, policies, procedures and ensures compliance with regulations
- Reports critical, urgent, and noncompliance matters to Executive Management
- Review and improve current lending products and/or implement new lending products to maximize loan growth
- Manage all policies relating to our lending portfolios and resolve discrepancies identified internally or by examiners
- Directs the management of the mortgage loan portfolio and assure that policies and procedures are implemented and maintained to optimize the potential for the achievement of goals and objectives in volume, revenues, loan quality & charge-offs.
- Develops and implements strategies and tactics to attain mortgage and consumer loan growth and profitability goals that will enhance and compliment the goals and objectives of the Strategic Plan. Develops strategies and campaigns for the various mortgage loan products and services
- Works with Executive Management team to develop risk rating profitability and budgeting
- Makes recommendations regarding loan policies and underwriting guidelines and procedures
- Manage third-party vendor relationships as they pertain to both the Lending and Collection Departments
- Negotiates vendor contracts and makes recommendations for approval to the CEO
- Manages projects for Lending Department from concept to implementation. Programs core system for lending integration and functionality
- Works directly with internal and external auditors and examiners. Resolves all audit and exam findings. Coaches lending staff on all audit and exam findings
- Minimizes credit union risk from fraudulent activities related to lending
- Oversees NMLS system



- Becomes a subject matter expert on all credit union products, services, technology, policies, applicable laws and regulations, and enforces compliance with them.
- Utilize computers, software programs, faxes, printers, and calculators
- Timely and accurately processes loan applications, transactions, data entry, documents, and forms
- Identify and act upon opportunities to recommend our products and services
- Ability to identify fraudulent activity such as fraudulent cash, checks, and financial requests
- Must be available to work all open hours and after hours as needed
- Perform other duties as directed by leadership

### **Supervisory Responsibilities**

- Direct reports include Mortgage Loan Originators, Mortgage Loan Representative, and Loan Operations Specialist. Indirect reports include Consumer Loan Officers.

### **Qualifications**

Required:

- Bachelor's degree in Business, Finance, Economics or related field
- Five years of similar or related experience which includes extensive background in Consumer Lending and Mortgage Lending
- Progressive leadership experience showing attainment of team goals

Education/Certifications/Licenses:

- The lending manager is required to maintain their registration active and current with the National Mortgage Licensing System (NMLS) throughout their employment

### **Travel**

Moderate – Occasional travel will be required.

### **Benefits**

Medical

Dental

Vision

Life Insurance

Short-Term Disability Insurance

Long-Term Disability Insurance

401(K)

Paid Time Off (PTO)

Holiday pay

Birthday pay

**Are you someone who is friendly, enjoys helping people, has great attention to detail, and likes to participate in community events? We offer up to 24 hours of PTO per year in return for volunteer time! Apply today!**

\*\*Integra First Federal Credit Union is proud to be an Equal Opportunity Employer.