

## POSITION DESCRIPTION

### **CCCU MISSION STATEMENT**

**Our mission is to partner with members and ministries to help them become better stewards and achieve their financial goals.**

### **VISION STATEMENT**

**Making a positive difference.**

**CLASSIFICATION:** ASSISTANT VICE PRESIDENT, MINISTRY DEVELOPMENT GROUP, PORTFOLIO & RISK MANAGEMENT, GRADE 15

**FLSA STAUS:** EXEMPT

**REPORTS TO:** VICE PRESIDENT, MINISTRY DEVELOPMENT GROUP, OPERATIONS  
SENIOR VICE PRESIDENT, MINISTRY DEVELOPMENT GROUP

**LOCATION:** SAN DIMAS

**HOURS:** FULL TIME, MONDAY – FRIDAY, 8:00am to 6:00pm  
Management reserves the right to modify the work schedule as necessary.

#### **GENERAL DESCRIPTION:**

The AVP, Ministry Development Group, Portfolio & Risk Management will have a strong passion for service and ministry. Develop a Win/Win/Win solution with every transaction. With each loan request, the AVP will: seek for a Win for the ministry requesting a loan by offering a competitive loan product that will benefit the ministry; a Win for Christian Community Credit Union offering creative loan products compliant with credit union policies and procedures; and a Win for Kingdom expansion by meeting the financial needs allowing ministries to grow and reach out to their communities, thereby fulfilling the mission of the Credit Union.

#### **GENERAL RESPONSIBILITIES:**

The primary responsibility of this position is to assist Christian Community Credit Union to live out its Mission and Vision daily in every member and/or staff interaction. One of the primary means to achieve this end is to develop a highly effective team of employees and developing each employee to their highest potential through coaching and leadership. This position is responsible for providing and ensuring outstanding service to both internal and external members. A key element of this outstanding service is to identify the needs of ministry members and recommend appropriate solutions that will help them become better stewards and achieve their financial goals.

Responsibilities include supervising Ministry Development Group Portfolio and Risk Management personnel, and manage processes that support ministry and business loan underwriting and asset management. Provide quality service to ministries and be responsible for accurate, efficient credit decisions for potential and existing borrowers. Review recommendations of other credit personnel and approve/decline loan requests within assigned authority. Facilitate Loan Committee and ensure all loan presentations are reviewed and approved/declined by the appropriate decision making body. Direct staff efforts for consistent and timely analysis of existing credits and their inclusion in Sageworks, the Credit Union's PRM system. Ensure ministry and business loans comply with Credit Union's established policies and standards. Organize and direct policies, objectives, and initiatives of the portfolio and risk management team. Seek opportunities to increase department efficiencies and ensure policies and procedures are compliant with applicable laws and regulations.

Other responsibilities include developing banking relationships, originating lending services, and managing existing credits of ministry organizations. Review and analyze the current, historical, and Performa income and expenses and balance sheet statements together with all additional and relevant information to establish general creditworthiness of borrowing member and to determine their ability to repay. Evaluate and determine acceptable risk and prepare professional presentations justifying and describing in detail the terms and conditions of the loan request with relevant and supporting information. Complete regular reviews of existing loan borrowers and assign credit risk ratings as appropriate for the management of the Credit Union's portfolio. Review commercial property appraisals validating methodology of assessment and verifying conformance with USPAP. Review each appraiser for appropriate experience and maintain an approved appraisers' list. Review construction loan contracts and contractors to prepare for the administration of a successful construction project. Provide additional administrative and leadership support to the Ministry Development Group in the daily processing and maintenance of corporate accounts/credits. Transfer loan information between applicable systems. Be familiar with a variety of the field's concepts, practices, and procedures. Rely on experience and judgment to plan and accomplish goals. Perform other duties as assigned and/or required.

Cultivate and retain member accounts by determining the nature and extent of each ministry's financial service needs and make them aware of additional services and accounts available; give each ministry member the best possible service; actively promote the benefits of the credit union's full line of investments and financial services in person, electronically, over the phone and in writing. All relationships with ministry organizations and prospects shall be conducted in a manner that will enhance the overall marketing effort of the Credit Union.

#### **PRINCIPAL ACCOUNTABILITIES:**

- Develop each employee to their highest potential by identifying their areas for improvement and appropriately coaching, training or correcting the employees' performance
- Recognize employees who perform at a high level
- Hold employees accountable for their performance, attitude and behavior
- Meet with each employee regularly to review previous performance, set goals for upcoming performance and develop plans to improve employee's performance
- Responsible for exceptional member service to every member, every time by ensuring employees deliver consistently high-quality service to both internal and external member that is in alignment with our Service Promises. We promise to:
  - Honor God in how we serve you.
  - Exceed your expectations.
  - Appreciate our partnership.
  - Recognize your needs and recommend the best possible solution.
  - Treat your requests in a timely and confidential manner.
- Ensure that employees meet sales and service goals as established by the Credit Union and each individual employee
- Meet or exceed the standard score on the annual product knowledge certification
- Demonstrate enthusiastic support of corporate mission and vision statements, core values and long-term objectives
- Perform job duties within our bylaws, regulations, Board of Directors' policies, established service standards and our work procedures
- Work with Ministry Development Group leadership and other teams in fulfillment of enterprise and team goals
- Manage, lead and direct the daily work activities of underwriting, and asset management personnel in order to ensure the success of each team member, and the success of the Ministry Development Group
- Plan and direct policies, objectives, and initiatives of the department
- Train new and existing Ministry Development Group team members to comply with all policies and procedures
- Perform the annual employee review process of underwriting and portfolio management team members

- Oversee all scheduling, time off, time sheet edits (in a timely manner), administer disciplinary actions, review weekly actions for the underwriting and portfolio management teams and the Ministry Development Group, as needed
- Work with legal counsel or outside agencies to handle loan requests, as needed
- Handle inquiries and opportunities regarding ministry and business loans, as needed
- Coordinate underwriting work flow and prepare production and status reports for management
- Complete underwriting analysis for potential loan requests, loan renewals, and annual review
- Prepare Loan Officer Recommendations; Credit Memorandums; Corporate Financial Analysis; Risk Ratings; and upon loan approval, commitment letters and underwriter audits for new/refinance/renewal Ministry Loan requests
- Review and approve/decline/counter-offer loan requests within signing authority
- Direct appropriate and consistent usage of Sageworks system
- Oversee process for annual review/risk rating, send out letters and monitor receipt of financial statements
- Ensure borrowers are in compliance with all loan covenants and establish cure and/or authorize implementation of default rate as appropriate
- Serve on the Account Recovery Committee and act as underwriter/account manager of specific criticized assets as assigned
- As underwriter/account manager of assigned criticized assets, examine delinquent loan situations, analyze corporate financial statements, and prepare underwriting recommendations for modifications, and/or work-out loan options for management, Sr. Loan Committee, and the Credit Union's Board, ensuring the terms meet regulatory requirements
- Facilitate Loan Committee meetings, schedule and create the weekly agenda
- Coordinate the ordering of appraisals and the review of completed appraisals
- Maintain Approved Appraiser List, review and authorize approval and suspension of prospective and current appraisers.
- Review construction contracts and accompanying documents, review contractors, oversee the administration of construction loan draws
- Assist other Loan Officers in preparing Loan Officer Recommendations; Credit Memorandums; Corporate Financial Analysis; Risk Ratings; Loan Commitment Letters; and underwriter audits, as needed
- Continual coordination with Ministry Loan Processors to expedite loan closings
- Prepare and present loans for approval to the appropriate approval level authority, i.e. Loan Committee, Senior Loan Committee, and the Credit Union's Board of Directors, when needed
- Perform site visits as needed
- Assist in Credit Union audits by coordinating, preparing and logging loan files requested by on-site auditors

## **SECONDARY ACCOUNTABILITIES:**

- Serve as back-up and/or support for daily activities within the collections area
- Serve as back-up and/or additional help for all corporate credit card, RDC & ACH functions and responsibilities
- Serve as back-up and/or additional help for updating all departmental reports
- Serve as back-up and/or additional help for the preparation of Senior Loan Committee and CCCU Board meetings
- Prepare monthly minutes for all credit decisions for approved, declined and/or cancelled; and oversee the minutes of underwriters with approval authority
- Provide loan pre/post-closing support, i.e. the assembly of real estate file folders, fee processing, VOI verification of income, letter of pending items needed from member, loan commitment letters, verify satisfaction of conditions, etc.
- Assist in coordination and preparation of all participation loan presentation packages
- Provide complete word processing/spreadsheet/faxing/copying support which includes correspondences, reports, presentations, marketing materials, manual/procedure updates, etc.
- Perform other related duties as assigned, i.e. ministry visits/presentations

## **REQUIREMENTS:**

Bachelor's degree or higher required (degree in related field or four-year higher education degree preferred)

Minimum of five years' previous real estate/mortgage loan coordination and origination experience required

Banking knowledge or related experience required

Valid driver's license, current car insurance and reliable transportation required

Proficient of word processing (Word preferred), spreadsheets (Excel preferred) and presentation software (PowerPoint preferred)

Proficient of World Wide Web search engines, email applications and Adobe Acrobat

Understanding of the most current USPAP guidelines

Knowledge of Title Insurance issues pertaining to construction lending

Ability to read and interpret appraisal reports; approve or decline the appraiser's methodology, identify errors, and coordinate corrections when needed

Knowledge of Construction Lending including permitting, bidding, draws, scheduling and completion

Understanding of Civil & Commercial codes & laws pertaining to construction loans

Ability to read & interpret construction contracts, cost estimates, plans and specifications

Knowledge of, or willingness to learn, Credit Card processing systems

Ability to work under pressure, independently and take initiative

Ability to deal effectively with multiple tasks and interruptions

Excellent telephone, oral and written communication skills

Good organizational skills

Accurate typing at 30 wpm

Ability to lift up to 25 lbs

Professional appearance

Ability to exercise confidentiality

Ability to work as part of a team

Regular attendance and punctuality

English literacy required

**This job description is to be used as an employee guideline. Management reserves the right to amend this job description if necessary.**

Classification Specification for:

**AVP, Ministry Development Group, Portfolio & Risk Management**

**Physical Requirements** - The physical demands described here are representative of those that must be met by an employee to successfully perform the essential functions of this job. Reasonable accommodation may be made to enable individuals with disabilities to perform the essential functions.

<b>While performing the essential functions of this job, the employee:</b>	<b>Occasionally (up to 3 hours per work day)</b>	<b>Frequently (3 - 6 hours per work day)</b>	<b>Regularly (more than 6 hours per work day)</b>
Sits			X
Stands	X		
Walks	X		
Bends neck or waist		X	
Twists neck or waist		X	
Stoops or kneels	X		
Uses hands to finger, handle or grasp	X		
Repetitively uses fingers		X	
Reaches, pulls or pushes below shoulder level	X		
Reaches, pulls or pushes above shoulder level	X		
Lifts and carries	Up to 25 lbs		
Talks			X
Hears			X
Sees			X
Drives a vehicle	X		

**Work Environment** - The work environment characteristics described here are representative of those an employee encounters while performing the essential functions of this job. Reasonable accommodation may be made to enable individuals with disabilities to perform the essential functions.

<b>Working Condition:</b>	<b>Description:</b>
Mobility	Moderate
Noise Level	Moderate
Hazardous	Minimal

**Acknowledgment**

I certify that I received a copy of this Classification Specification and I have read and understand what is required of me to meet the performance standards of the job.

<b>Signature:</b>	<b>Date:</b>
<b>Name (Printed or Typed):</b>	