

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:	MINISTRY DEVELOPMENT OFFICER
FLSA STATUS:	EXEMPT (NON-MANAGEMENT)
REPORTS TO:	VICE PRESIDENT, MINISTRY DEVELOPMENT GROUP, SALES SENIOR VICE PRESIDENT, MINISTRY DEVELOPMENT GROUP
LOCATION:	SAN DIMAS
HOURS:	FULL-TIME, MONDAY THROUGH FRIDAY Management reserves the right to modify the work schedule as necessary.

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. This position is responsible for providing outstanding service in every service interaction. A key element of this outstanding service is to identify the needs of our members and recommend an appropriate solution that will help them become better stewards and achieve their financial goals.

The Ministry Development Officer will seek to make Christian churches and ministries more effective with the financial services we offer. Will partner with ministries to formulate effective lending or banking solutions that improve stewardship and increase ministry impact; cultivate and retain member accounts by determining the nature and extent of each member's financial service needs and make them aware of additional services and accounts available; give each member the best possible service; actively sell and promote the Credit Union's full line of investments and financial services in person, over the telephone and in writing.

Employee is empowered to meet member needs and resolve disputes at the initial point of contact in as quick a manner as possible, using any appropriate measure available within the scope of his/her abilities and pre-approved guidelines.

PRINCIPAL ACCOUNTABILITIES:

- Deliver outstanding service that meets the expectations of 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.
- Demonstrate enthusiastic support of corporate mission, core values and long-term objectives
- Meet or exceed the standard score on the annual product knowledge certification
- Meet or exceed sales and service goals as established by the Credit Union
- Comply with all regulatory requirements for financial institutions, including but not limited to Bank Secrecy Act, Anti-Money Laundering, USA Patriot Act, OFAC & Fair Lending Regulations

- Responsible to handle inquiries, meet with and interview loan applicants; collect and analyze financial and related information to determine the general creditworthiness of the prospect and the merits of the specific loan request; establish the terms under which credit will be extended, including the costs, repayment method and schedule and collateral requirements
- Develop and implement a strategy to generate Church business opportunities. Set and meet goals for new business at desired yields. Develop new business by contacting member organizations and prospects for matters relating to loan and other banking services; cross-sell credit union services to organizations and principals; undertake special projects related to our commercial/church banking program and the promotion thereof; all relationships with member organizations and prospects shall be conducted in a manner that will enhance the overall marketing effort of the Credit Union.
- Collect and analyze information that reflects the current creditworthiness of commercial/church borrowers and the current merits of existing loans. Information may be obtained by review of financial statements, personal interview and direct inspection of collateral. Attempt to ensure renewal of assigned credits at maturity by contacting the member and securing such additional updated financial statements and collateral information as is deemed necessary for a prudent credit renewal/extension decision.
- Manage the ongoing relationship needs of an assigned loan and/or deposit portfolio, including periodic touch points with the member per recognized relationship management protocol; to assess appropriateness of current loan and deposit structure; assess current and potential credit risks; and to uncover potential additional opportunities to deepen the relationship with the Credit Union
- Demonstrate ability to assess member needs and offer appropriate loan and deposit products to meet those needs
- Demonstrate thorough understanding of the Church's business and their deposit or loan request, including understanding of ratio analysis sources and uses, cost/benefits of alternative financing and deposit products, etc.
- Demonstrate ability to effectively negotiate appropriate covenants, rates and fees, as well as resolve difficult issues
- Ensure timely follow-up on leads through a customer relationship management system
- Solicit and obtain adequate information from churches, as required, for the issuance of letter of interest and loan recommendation
- Assist in underwriting by securing such additional information necessary to complete the process of analyzing the potential credit. If needed, assist with the documentation of the loan by calling the church and requesting any additional information and/or meetings needed.
- Monitor the progress of the credit and deposit request to ensure timely turnaround
- Perform other related duties as assigned

REQUIREMENTS:

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

PC/Windows-based software experience required with proficiency in word processing (Word preferred), spreadsheets (Excel preferred), database management (Access preferred), and presentation software (PowerPoint preferred)

Bachelor's Degree in Business, Finance, Economics, Accounting, Communications or a related field or equivalent experience strongly preferred

Minimum five years of business development or sales experience strongly preferred

Minimum two years of experience in commercial banking strongly preferred

Experience interacting in a non-profit ministry environment strongly preferred

Knowledge of credit union products, services, regulatory policies and procedures preferred

Ability to represent the Credit Union in a courteous and professional manner

Ability to manage multiple projects, work in a fast-paced environment and meet deadlines

Ability to work under pressure and independently

Ability to travel locally and occasionally out of state

Must possess strong verbal, written, and interpersonal communication skills

Good math and organizational skills

Ability to lift up to 55 lbs

Ability to exercise confidentiality

Regular attendance and punctuality
Ability to work as part of a team
Professional appearance
English literacy

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:

Ministry Development Officer (At the Office)

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.

While performing the essential functions of this job, the employee:	Occasionally (up to 3 hours per work day)	Frequently (3 - 6 hours per work day)	Regularly (more than 6 hours per work day)
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.

Working Condition:	Description:
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.

Signature:	Date:
Name (Printed or Typed):	

Classification Specification for:
Ministry Development Officer (Convention Work)

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.

While performing the essential functions of this job, the employee:	Occasionally (up to 3 hours per work day)	Frequently (3 - 6 hours per work day)	Regularly (more than 6 hours per work day)
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	N/A		
Reaches, pulls or pushes below shoulder level	X		
Reaches, pulls or pushes above shoulder level	X		
Lifts and carries	Up to 55 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.

Working Condition:	Description:
Mobility	High
Noise Level	High
Hazardous	Moderate

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.

Signature:	Date:
Name (Printed or Typed):	