

Vice President/Chief Lending Officer - Job Standards

Job Standards include: (Note: this is a representative list only - complete list provided with purchase)

KNOWLEDGE OF WORK:

- Has expert knowledge in all types of lending (i.e., consumer, mortgage, commercial, leasing, agricultural) and knows how to develop lending programs and processes that result in profitable lending, competitive with other lending organizations and agencies.
- Understands the mission, culture, general operating functions and lending objectives of the organization, and the types of lending initiatives that align with and support customer borrowing requirements for provident and productive purposes.
- Is completely conversant with all lending policies and procedures, for each type of loan, including the ability to interpret regulations applicable to lending, collection, bankruptcy, interest rates, consumer protection and the like.
- Knows the established practices and benchmarks for achieving departmental excellence and directs subordinates activities to successfully attain departmental goals and objectives.

QUALITY OF WORK:

- Devises and operates a management information system that is capable of measuring work quality, defects, and encouraging the various departments to attain high standards and productivity.
- Establishes and monitors performance standards in each department, office, individual task and function, to ensure the maximum utilization of the organization's resources – human, financial and physical.
- Develops new lending, collection and marketing initiatives and operational practices designed to improve market share, productive and profitable lending, manageable delinquency, and defect free documentation.
- Completes all assignments in a timely manner, consistent with quality, professionalism and regulatory requirements.

QUANTITY OF WORK:

- Invests time and effort in becoming informed about new lending issues and opportunities, as well as consumer protection issues that might have been uncovered by law enforcement agencies, litigation, or other experiences. Develops awareness building and educational initiatives to address such issues.
- Ensures that staffing is adequate at all times – both in training and in number of personnel – to handle work loads, loan requests, processes and transactions.
- Develops a pro-active approach to lending. Organizes daily, weekly, monthly and quarterly activities in such a manner allowing for the completion of regular responsibilities as well as special projects relating to lending issues and challenges.

LEADERSHIP:

- Builds coalitions around ideas by involving others in achieving consensus on issues affecting workplace policies, procedures and processes.
- Builds a team concept within each operating unit by involving all employees in co-operative work efforts to achieve results that meet the norm, or expectation.
- Effectively deal with under-performance and under-performers. Challenges and requires such performers to improve to the required performance level within a specified time or seek alternate employment.
- Sets the example for the work unit and demonstrates leadership skills at all times.