

# Chief Lending Officer Opportunity



## Are We the Place for You?

Argent Credit Union, a \$550 million community credit union headquartered in the greater Richmond, Virginia area, has partnered with Humanidei to find its next Chief Lending Officer (CLO). Founded in 1956 originally to serve the employees of the DuPont Spruance facility, Argent Credit Union has a rich history of helping our member-owners get to a better state of financial well-being. Quite simply, for 70 years, our mission has remained centered on being our members' trusted financial partner for life.

Argent Credit Union is committed to attracting and retaining top talent by cultivating a supportive workplace culture, establishing clear expectations, and promoting work-life balance. Strategically, we are focused on leveraging technology to improve operational efficiencies, enhance business intelligence, and deliver exceptional member experiences. Cross-departmental collaboration is at the core of our approach, ensuring strategies are effectively integrated across the organization to drive continued growth. Emphasis is placed on enhancing an organizational culture that rewards member-centric service. With a solid financial foundation, Argent Credit Union prioritizes smart, sustainable growth.

## Is This the Career for You?

As a member of the senior leadership team, the CLO is responsible for directing Argent Credit Union's entire lending program, including strategy, lending portfolio growth and profitability, credit risk management, and compliance for consumer, mortgage, and business loans across varied delivery channels, including direct, indirect dealer finance, and digital solutions.

As a purpose-driven leader, the CLO serves as a center of influence for mid-management, fostering collaboration across departments and mentoring the lending team to enhance performance. A champion of member-centric lending, this individual ensures policies align with members' financial needs, advocates for responsible lending, and supports financial education initiatives. Additionally, the CLO will leverage technology and innovation by implementing modern lending solutions, automating processes, and enhancing user experience to improve efficiency and accessibility. With a keen focus on credit risk management and regulatory compliance, the CLO will monitor economic trends, leverage data insight, adapt lending strategies, and ensure sustainable loan growth while safeguarding the credit union's financial health.

This position reports directly to the President and CEO and provides executive leadership across the entire lending lifecycle, from application and underwriting through servicing, including collections. The ideal candidate for the CLO position at Argent Credit Union will be committed to maintaining high service standards while spearheading strategic initiatives that support the credit union's long-term financial goals. Qualified candidates must have excellent interpersonal skills, act as an effective change agent, demonstrating a high level of emotional intelligence to champion process improvements, and have the ability to effectively manage competing priorities.

The Chief Lending Officer (CLO) oversees the organization's lending operations, with a focus on both strategic and operational functions. Below is a breakdown of the CLO's duties, aligned with the key areas of responsibility:

## Expected Focus Across Four Critical Areas:

### 1. Loan Portfolio Management

The CLO will provide strategic oversight of the entire lending portfolio, including consumer, direct



auto, indirect auto, real estate lending, including first mortgage and commercial loans. This includes driving sustainable growth while maintaining a prudent balance between yield and risk. Ongoing portfolio analysis, asset quality monitoring, and strategic adjustments will ensure alignment with the credit union's financial objectives.

## 2. Risk Management and Compliance

The CLO will ensure full adherence to all regulatory requirements (including NCUA, CFPB, and BSA/AML) as well as internal lending policies. This includes establishing and maintaining sound underwriting standards, monitoring credit quality and delinquency trends, and implementing proactive risk mitigation strategies to protect the organization.

## 3. Member Experience and Service Excellence

A strong focus will be placed on delivering member-centric lending solutions. The CLO will ensure loan products are responsive to member needs and that application, underwriting, and servicing processes are efficient, transparent, and seamless. Continuous improvement of digital lending platforms and service delivery will be a key priority.

## 4. Strategic Growth and Innovation

The CLO will lead the development and execution of growth strategies across all lending channels. This includes expanding product offerings, identifying emerging market opportunities, and leveraging technology to modernize lending operations. Emphasis will be placed on digital applications, automated underwriting, and technology solutions that enhance both efficiency and the member experience.

The ideal CLO is a dynamic and forward-thinking leader with broad lending expertise. A strong background in consumer lending, particularly dealer finance, along with experience in mortgage or business lending, is highly valued. This individual should embrace innovation, adapt to evolving industry trends, and effectively guide mid-level leadership. Above all, they must be committed to expanding responsible access to credit while maintaining disciplined risk management.

## Help Us Get to Know You

We are seeking a seasoned lending executive with a minimum of 10 years of progressive leadership experience, including a demonstrated track record in senior-level roles such as Vice President or Senior Vice President of Lending. The ideal candidate will have successfully led large teams, driven strategic initiatives, and delivered measurable portfolio growth and performance results.

A bachelor's degree in accounting, finance, or business is required, with a master's degree strongly preferred. Prior credit union experience is highly desirable.

Apply Online: <https://bit.ly/3OIFiH9>

Or Send Your Resume to: [recruiting@humanidei.com](mailto:recruiting@humanidei.com)