

SRP Federal Credit Union
Assistant Vice President Business Banking
North Augusta, SC, 29860
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Description

Pre-employment background checks, such as criminal reports, credit reports, and drug tests, will be required. Job offers are contingent on completing all pre-employment background screenings.

Summary:

Under the direction of the CLO, plans, organizes and directs Credit Union activities as they relate to Member Business Services (MBS). Coordinates business lending activities among all departments to ensure smooth day-to-day operation of the Credit Union. Acts as coordinator and facilitator in identification of new and improved business loan products and services. Has direct line authority for the loan origination, credit analysis/loan review, underwriting and overall production quality and servicing of the business loan portfolio. Coordinate the business deposit program development and enhancements. Rely on previous experience and judgment to plan and accomplish goals. Perform a variety of tasks and supervise other employees with little or no direct supervision from a manager; typically report to CLO. A certain degree of creativity and latitude is required.

Essential Duties and Responsibilities:

Growth Strategy Development

- Acts in conjunction with the Senior Management Team in decision making process in the absence of the Chief Lending Officer.
- Reviews MBS products, services, partnerships, and software and suggests modifications as needed to ensure continuous improvement and innovation.
- Serves on Lending Committee as a voting member on actions related to MBS.
- Presents recommendations to Lending Committee for loan approvals and MBS loans to be charged off or restructured.

- Partner with internal teams to support organizational growth goals.
- May be assigned other tasks by appropriate line supervision.

Market Expansion & Member Experience Initiatives

- Responsible for selling and cross-selling Credit Union services to current and potential members. Credit Union services are to be promoted using the "member benefit-based approach".
- Presents loan applications to BOD and Loan Committee for action as required by policy, law and regulations.

Consumer Insights & Marketing Alignment

- Represents the Credit Union to the general membership and the community both during and after hours. Maintains good rapport with local commercial realtors, commercial appraisers, attorneys, inspectors, environmental company representatives, other financial institutions, and commercial loan originators in the community.

Compliance & Risk Management

- Develops and updates monitoring and rating systems, methods, forms and processes for the department.
- Fully complies with the requirements of all Credit Union policies, including but not limited to the Bank Secrecy Act, the Patriot Act and OFAC Policies.
- Ensures that Credit Union operates in conformance with applicable laws, regulations, Credit Union by-laws and BOD policies, and reviews and recommends changes in Member Business Services policies to ensure such compliance.
- Assists and reports delinquent accounts and under performing loans or downgraded loans.
- Develops, interprets, and communicates MBS policies and procedures to Credit Union staff.
- Authorizes actions to be taken in the Credit Union's involvement in legal matters and actions, and regularly reports to the Chief Lending Officer or as directed.

- Reviews all MBS lending documents, and internal and external marketing and training materials for compliance with applicable laws and regulations.
- Assists with commercial loan servicing, including real estate loan servicing, tax and insurance monitoring and file maintenance.
- Administers the perfection and safekeeping of all collateral held as security for commercial loans.
- Establishes a Watch list of problem loan situations.

Leadership & Team Development

- Identifies staffing needs and develops personnel to meet these needs. Is responsible for the employee selection, orientation, training, counseling, disciplining, performance evaluation, promotion and salary administration, and termination of employees under his/her supervision.
- Develops operating budgets for department.
- Assists with planning, developing, and assisting in the implementation of new programs. Upgrades and improves ongoing programs and procedures. Trains personnel in new/changed business lending program, policies and procedures.

Other Responsibilities

Supervisory Responsibilities

Directly supervise employees in the Business Banking Department. Carry out supervisory responsibilities in accordance with organization's policies, procedures, and applicable laws. Responsibilities include interviewing, hiring, and training employees; planning, assigning and directing work; appraising performance; rewarding and disciplining employees; addressing complaints and resolving problems.

Qualifications

Education & Experience

- Bachelor's Degree: 10 years or more related experience or training needed and at least five years of commercial loan portfolio management with a strong emphasis in business development, credit analysis, and underwriting.

Technical Skills

- Proficient in Microsoft Office software (Word, Excel, Outlook, PowerPoint).
- Experience with Banking software or similar financial services systems (preferred).
- Ability to use digital banking platforms (online and mobile banking tools).

Leadership Skills

- Proven ability to lead and develop teams with a focus on collaboration and results.
- Strong organizational and project management skills, with the ability to manage multiple priorities under tight deadlines.
- Excellent written and verbal communication skills with the ability to convey financial information clearly and concisely.
- Demonstrated initiative, accountability, and problem-solving ability.

Physical Demands:

- May be required to stand, use hands, and reach with arms.
- May be required to walk, stoop, kneel, or crouch; occasionally required to sit, climb, or balance.
- Must be able to lift up to 25 lbs.
- Requires ability to communicate effectively in person, on the phone, and via digital channels.
- Vision requirements include close, distance, and peripheral vision, as well as depth perception and focus adjustment.
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Join Our Team at SRP!

We're thrilled that you're considering a career with SRP. Explore our current job openings and discover how your talents can make a meaningful impact.

