

Position Summary:

The Portfolio Manager is responsible for supporting a portfolio of business and aggressively soliciting and servicing prospective and current credit union members to produce a variety of loans. Key responsibilities include working with loan officers to underwrite, structure and document quality loans per Credit Union policies, and to assist officers in offering other appropriate services provided by the Credit Union. Portfolio Manager will coach and assist loan officers in working clients/prospects, including explaining Credit Union policies and processes, and addressing members questions during the lending process.

Primary Duties and Responsibilities:

- Provide objectivity to the Credit approval process
- Ensure adherence to Credit policies, guidelines, and regulatory requirements
- Support growth and development of the assigned loan portfolio
- Effectively monitor portfolio for revenue opportunities and loan exposures
- Manage evaluation of risk rating and make revision recommendations
- Perform annual risk rating reviews of the portfolio loans
- Prepare lending activity reports for management and loan committee
- Underwrite new transactions. Document renewals, modifications, and covenant violations
- Review Commitment Letters and underwriting
- Responsible for credit analysis, proper loan structuring, and quality control of loan files
- Manage loans through lending process and present loan requests to the Loan Committee
- Provide ongoing coaching and support for underwriters
- Underwrite new loans, renewals, extensions, and modifications
- Establish and maintain business relationships with current and prospective members
- Leverage the existing relationships to proactively identify opportunities for cross-selling additional credit products
- Monitor portfolio loans including review of monthly maturity reports, daily overdraft activity reports and weekly past due reports; recommend remediation actions
- Assist in resolution of delinquent loans and other related issues

Qualifications and Knowledge Requirements:

- Bachelor's degree in business-related field
- Two or more years of work experience in bank or credit union lending setting
- Strong knowledge of lending regulations, standards, policies and procedures
- Underwriting expertise and analysis of credit quality
- Strong knowledge of business administration and concepts of finance
- Working knowledge of MS Windows OS and MS Office
- Knowledge of Ukrainian language is preferred