

Position Specification

Financial Institution

Chief Lending Officer, Consumer Credit

The Company

Our client is a privately held financial institution with approximately \$10 billion in assets. The organization has grown by both organic and acquisitive means. Today, the bank offers a full range of personal banking, commercial, wealth management, insurance and mortgage products and services.

A key component of the overall bank business is its consumer credit business. This includes over \$2 billion in loans with a high percentage of these being one to four family mortgages and related construction loans. The growth of this business has dictated the need to have a standalone leader in the consumer credit space. As such, the company has identified the need to hire a Chief Lending Officer, Consumer Credit.

The Position

Location

Southwestern United States

Position Mission

The mission of the Chief Lending Officer, Consumer Credit (CLO) is to ensure the overall success and growth of the of the consumer business of the bank.

Overview

The Chief Lending Officer, Consumer Credit (CLO) will provide a strategic organizational vision for lending direction of the consumer portfolio from a credit perspective, trend analysis, margin / pricing, product mix and technology. The CLO ensures consistent achievement of loan growth targets, plus strategic and established objective goals including credit performance. Accountability for loan portfolio quality, profitability and return. Provides leadership and coaching to motivate and influence organization culture.

Reporting Relationships

The Chief Lending Officer Consumer Credit (CLO). will report directly to the Executive Vice President/Chief Financial Services Officer. Reporting to the CLO will be a support team and a team of credit and lending professionals. This role will work closely with branch Presidents in the branch offices as well as with corporate and consumer leadership team members. Finally, this person will represent the bank to and interact with outside parties including professional service providers.



Responsibilities

- Lead all credit activities within the consumer portfolio, ensuring compliance with credit lending policy; and assist in development of lending policy.
- Direct and monitor all consumer and lending operations, mortgage and collections for the entire enterprise, through subordinate managers/supervisors, to ensure that all the established goals and objectives with respect to consumer lending are met or exceeded.
- Collaborate with key leaders in developing strategy for growth including active promotion of vision, service commitments and advocacy at all levels.
- Drive growth and operational excellence in all facets of the loan life cycle by leading multiple teams both directly and indirectly across the organization.
- Ensure the quality of product delivery and take action to resolve problems while optimizing the experience across all delivery channels.
- Appraise the lending/delinquency position and issue management statistical reports to President and Board of Directors regarding such position on a regular basis, including monthly updates for Board Meetings.
- Coordinate with centralized lending operations through effective performance management.
- Ensures regulatory compliance by staying abreast of developments, impacts, lending policy, collections and underwriting.
- Evaluate and recommend to Information Technology Department any enhancements or technical needs.

Travel

Occasional business travel will be required.

The Candidate

Education

Bachelor's Degree in Business, Finance or a related field is required; MBA is preferred.

Professional Qualifications

- 10+ years of experience in performing consumer credit and lending functions with a heavy emphasis on experience in mortgage banking arena.
- Familiar and conversant with technology; demonstrating knowledge and ability to navigate software relating to core systems, lending analytics, member relationship, collections, project management and mortgage and origination servicing.
- Must be proficient in Microsoft Office products, including but not limited to Word, Excel, email and Outlook
- Knowledge of product development in the area of consumer lending would be a seen as a positive.
- Experience in improving policies and procedures in a consumer credit business.
- Strong leadership skills and an ability to develop and mentor future leaders for the bank.
- Track record of collaborating with senior leaders.
- Experience with consumer finance product profitability analysis.
- Previous experience with financial systems implementations is also a plus.



- Knowledge of securitization to be able to make appropriate decisions for hold versus sell strategy related to the bank's consumer portfolio.
- Experience dealing with rating agencies would be valuable.
- Track record of modeling diversification strategies.
- Background in issuing private mortgage-backed securities.

Personal Characteristics

- Respectful of deadlines—strong sense of urgency.
- Excellent attention to detail without losing the big picture.
- Articulate with excellent verbal and written communication skills.
- Ability to think creatively, highly-driven and self-motivated.
- Demonstrated ability to roll-up sleeves and work with team members in a hands-on capacity.
- Ability to manage a wide range of projects.
- Complex thinking capacity and skills.
- Appreciation for the bank's culture.
- Ability to be hands-on while not losing the big picture.
- A polished professional with executive presence, a persuasive and influential style and the ability to operate comfortably at the highest corporate levels, as well as across and down the organization.
- Strong personal and professional ethical values, impeccable integrity, the energy level and stamina required to meet the demands of the position and a strong believer in the company's mission.
- Excellent communicator with well-refined listening skills.
- Teamwork and collaboration; treats people respectfully and effectively and efficiently uses all resources.
- Open to and respects differences, ideas and suggestions.
- Maintains confidentiality, makes and keeps commitments, meets deadlines and is responsive to requests.
- Strong problem solving and consulting skills: the ability to partner effectively with senior leaders to reach critical decisions.

To learn more about this opportunity or provide a confidential referral, please contact:

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