

Green Belt Bank & Trust

JOB DESCRIPTION

Position Title: Head of Retail Lending

Reports To: RBO (Retail Banking Officer)

Direct Reports: Iowa Falls retail lenders, Iowa Falls retail loan administrator, Underwriter

Revised: 3-7-19

Scope:

The Head of Retail Lending is responsible for the management and administration of retail lending bank wide.

Accountabilities:

The Head of Retail Lending will:

- Manage the approval structure for all retail loans to ensure adherence to policy guidelines.
- Manage retail loan exceptions report.
- Manage the credit life/credit disability loan product.
- Manage the force place loan insurance product.
- Manage the collection and charge off foreclosure process.
- Manage the centralized processing function.
- Prepare the annual budget for the retail lending area for RBO approval.
- Prepare monthly board reports for all retail loans for RBO approval.
- Lead the Retail Loan Committee.
- Lead the Appraisal Committee.
- Maintain and expand a quality consumer and residential loan portfolio.
- Ensure strong performance from direct reports in the areas of cross-selling various retail loan products and product fee generation (NII) by setting and achieving goals.
- Work to assure compliance with regulatory agencies in the retail loan area.
- Train, lead and coach personnel to represent the values of the bank and perform at a high level.
- Represent the bank professionally and enthusiastically in civic organizations within the community.
- Perform other duties as requested or assigned.

Qualifications:**Education:**

- A-4-year degree or greater in applicable area

Experience:

- 5 years banking experience with a minimum of 1-year retail lending experience
- Experience should reflect financial acumen and familiarity with technology
- Leadership and supervisory experience

Special Requirements:**Competencies:**

- **Delegation**-willingly entrusts work to others
- **Financial Acumen**-understands the financial framework of the organization
- **Initiative**-takes action without being prompted
- **Integrity**-thinks and acts ethically and honestly
- **Strategic Thinking**-acts with the future in mind
- **Relationship Building**-understands that a primary factor in success is establishing and maintaining productive relationships
- **Tech Savvy**-uses technology effectively and understands the necessity of leveraging it to stay productive and competitive
- **Industry Knowledge**-knows the industry and monitors trends to advance the organization
- **Team Management**-creates and maintains functional work units and understands the human dynamics of team formation and maintenance
- **Customer Orientation**-stays close to customers and consumers and views the organization through the eyes of the customer; goes out of his/her way to anticipate and meet customer needs

Committee Assignments:

- Retail Lending Committee (Chair)
- Appraisal Committee (Chair)
- Management Committee
- Marketing Committee
- BSA Committee
- Compliance Committee
- Information Technology Committee
- Community Reinvestment Act Committee

Acknowledgement:

I have read the foregoing job description and understand the responsibilities of the job and the importance of exhibiting the quality standards, work performance expectations, core focus and values. I believe I can perform this job with or without accommodation.

Position: _____ Employee: _____ Date: _____

Position: _____ HR: _____ Date: _____

This job description describes the general nature and level of work performed by the individual assigned to this position and should not be interpreted as all inclusive. It does not state or imply that these are the only duties and responsibilities assigned to the position. The employee may be required to perform other job-related duties. All requirements are subject to change and to possible modification to reasonably accommodate individuals with a disability. This job description does not constitute an employment agreement between the employer and employee and is subject to change by the employer as the need of the employer and the requirements of the position change.