

Job Profile



Job title: VP of Credit Administration

Department: Credit

Reports to: Chief Credit Officer

Supervises: N/A

FLSA Status: Exempt

Position Summary:

The VP of Credit Administration is responsible for overseeing the management of the Bank's Credit Administration Department, including the underwriting and loan review analysis process, and all functions providing lending support, direction, credit information, and loan policies, procedures and processes to ensure the overall quality of the Bank's lending portfolio; provides supervision and support to all assigned areas of department operations where service or assistance is needed; oversees activities of department support personnel and opens and closes department.

Essential Functions: *The following are indicative of the essential functions required to perform this job successfully. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions. This profile is not intended to be all inclusive of tasks and responsibilities required; it provides a description of the critical responsibilities associated with this position.*

- Maintaining accurate and supported Classified Asset Reduction Plans, Allowance for Loan and Lease Losses analysis, and Watch Lists.
- Ensures compliance with Board approved policies, identifying exceptions to those policies, and reporting such to the Board.
- Implements procedures to comply with governing laws and regulations.
- Identifies when loan grades should be changed and reporting those changes to the Board
- Maintains required records of credit committee meetings and actions.
- Oversee the documentation, scanning and off-site storage of all loan files
- Prepares and submits various loan reports to the Board of Directors and Loan Committee; prepares and distributes credit information covering loan quality trends, growth trends, loan product concentrations; works closely with other credit personnel in reviewing such topics as local real estate data and assessing the impact on the Bank's loan portfolio.
- Periodically examines loan files for assurance of credit and collateral documentation, regulatory compliance, and loan policy conformance; review technical exceptions and deficiencies and provide reports of exception to Board of Directors and Loan Committee.
- Assist with loan underwriting for all types of loans originated by the Bank, analysis, credit approval presentations, credit review and approval, risk assessment, and loan/special asset recovery.

Requirements:

Last reviewed: October 2022

Last revised: October 2022

Education/Experience-

- Bachelor's degree (BA) or equivalent from college or university
- 5+ years of relevant credit administration experience. Work related experience must consist of financial analyzing, lending and/or credit administration experience in the financial services industry. Educational experience, through in-house training sessions, formal school or financial industry related curriculum, should be business or financial industry related.

Skills & Competencies-

- Knowledge of related state and federal banking compliance regulations, and other Bank operational and lending policies
- Knowledge of Bank policies and procedures, and the Bank's products and services.
- Exceptional organization skills with the ability to provide leadership, supervision and training for employees using positive supervisory techniques to ensure maximum productivity; demonstrated ability in organization and delegation skills.
- Exceptional verbal, written and interpersonal communication skills with the ability to apply common sense to carry out instructions and instruct others, train personnel, read, analyze and interpret documents and professional journals, understand procedures, write reports, correspondence and procedures, speak clearly to customers and employees.
- Current driver's license and a vehicle with appropriate insurance coverage if required to drive in the course of performing assigned duties and responsibilities

Environmental Conditions and Physical Demands:

- The incumbent is in a non-confined office-type setting in which he or she is free to move about at will. The position includes driving a Bank or personal owned vehicle which includes exposure to the outside weather elements and moving mechanical parts. It may include some minor annoyances such as noise, odors, drafts, etc.
- The incumbent in the course of performing this position spends time writing, typing, speaking, listening, lifting (up to 50 pounds), driving, carrying, seeing (such as close, color and peripheral vision, depth perception and adjusted focus), sitting, pulling, walking, standing, squatting, kneeling and reaching.
- The incumbent for this position may operate any or all of the following: telephone, smart phone, copy and fax machines, adding machine (calculator), scanner and image systems, scanning equipment, encoder, money counter, credit card terminal, computer terminal, laptop computer, personal computer, tablet, printers, or other equipment as directed.
- The work environment characteristics described here are representative of those an employee encounters while performing the essential functions of this job.
- Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

I, _____, acknowledge review of this job description.

Employee signature: _____ Date: _____

Supervisor signature: _____

Citizens Savings Bank & Trust Company is an equal opportunity employer and all qualified applicants will receive consideration for employment without regard to race, color, religion, sex, national origin, disability status, protected veteran status, or any other characteristic protected by law.