

Position: Senior Commercial Credit Officer/Commercial Credit Officer

Location: Preferably Durham, NC, but flexible as to Chicago, IL, Oakland, CA or Los Angeles, CA

The Organization:

Self-Help is a leading national community development financial institution headquartered in Durham, NC. Since 1980, Self-Help has provided over \$7 billion in financing to 146,000 families, individuals and businesses. It helps drive economic development and strengthen communities by providing responsible financial services; lending to individuals, small businesses and nonprofits; developing real estate; and promoting fair financial practices across the nation. The Self-Help family of nonprofit organizations includes Self-Help Credit Union, Self-Help Federal Credit Union, Self-Help Ventures Fund and the Center for Responsible Lending. Through its credit union network, Self-Help serves over 145,000 people in North Carolina, California, Chicago and Florida. Learn more at www.self-help.org, www.self-helpfcu.org and www.responsiblelending.org.

Position Description:

Self-Help is looking for a proven leader with a demonstrated set of strong quantitative skills and an ability to provide critical risk assessment with a system thinking approach to help guide our Commercial Loan Officers. Solid interpersonal and written communications skills are key to success. The (Senior) Commercial Credit Officer will collaboratively advise loan officers in originating commercial loans, with primary (but not exclusive) focus on loan size ranging from \$250,000 to over \$10 million, including those in commercial real estate, healthy food systems, public charter schools, faith institutions and clean energy.

Essential Responsibilities:

- Oversee the origination and closing of loans in coordination with loan officers, construction specialists, legal counsel and loan closing staff.
- Advise and work with Commercial Loan Officers to analyze and structure loans that will advance our mission and comply with all applicable lending policies.
- Collaborate with, and synthesize information from, a broad spectrum of experts within and external to Self-Help, including attorneys, finance and accounting professionals, construction specialists, appraisers, environmental engineers, and experts in real estate development, education, energy policy and food systems.
- Provide critical review of loan officers' detailed analysis of financial information, industry background, management capacity, and collateral in determining lending decisions.
- Review and evaluate loan officers' risk assessment of commercial loans, and make an approval or decline decision based on the quality of the data presented.
- Prepare loan officers for presentation of commercial loan proposals to Self-Help's credit committee.
- Work with management team on troubled loans.
- Assist with team management and potentially related responsibilities.
- Handle other duties as may be deemed necessary and appropriate.

Minimum Qualifications:

- 4-year college degree or relevant experience required.
- 3+ years of related experience in lending, finance or community development

- Strong quantitative skills to assess varying degrees of risk and complexity:
 - ability to analyze financial statements, study and evaluate information and make sound recommendations based on risk assessment
 - ability to analyze operating projections, budgets and cash flows
 - ability to quickly learn and analyze new industries, consider industry drivers and competitive threats, and develop new contacts to provide in-depth industry knowledge
- Demonstrated ability to provide critical assessment of standard underwriting criteria (financial analysis, management assessment, collateral risk, etc.), financial ratio analysis, document review of contracts, appraisals, etc., and other relevant information
- Ability to manage and develop commercial lending staff
- Ability to communicate clearly and effectively with loan applicants, borrowers, and team members, including setting appropriate expectations and showing strong interpersonal skills
- Ability to write and edit clear and concise loan transmittal narratives, including translating financial and numerical data into written form
- Strong attention to detail, coupled with ability to understand that detail in a larger context
- Ability to set priorities, and to organize competing priorities
- Ability to work effectively in teams
- Proficiency with MS Word and Excel
- Spanish fluency a plus
- Desire to work in an organization where mission and teamwork are valued ahead of individual advancement

Desired Qualifications:

- Graduate degree in Business, City Planning, Public Policy or Law (or a related field).
- Direct commercial (as opposed to residential) lending experience strongly desired.

Physical Requirements:

Frequently requires use of manual dexterity and repetitive motions, primarily with the wrists, hands, and/or fingers. Must be able to occasionally lift and exert force of up to 10 pounds.

Compensation:

Competitive nonprofit salary, based on experience, plus a generous benefits package.

Application:

To apply, send resume and cover letter, describing why you are a fit for this position, to hiringmanager@self-help.org. Please include the position title as the subject. Applications received after this date may or may not be considered, depending on the applicant pool. The position will remain posted until filled.

Self-Help is committed to providing equal employment opportunities to all persons regardless of race, color, class, age, religion, disability that can be accommodated, marital status, ancestry, nationality, family status or sexual orientation.