



## **Senior Commercial Credit Officer, Self-Help Federal Credit Union**

Full-Time, Exempt, California

### **Position Description**

Self-Help Federal Credit Union, a leading Community Development Financial Institution (CDFI) has been expanding rapidly, both in California and nationally. Having focused primarily on consumer and mortgage lending for our early years in California, Self-Help is now committed to growing its commercial lending activity to support community development in underserved communities and markets. As such, we seek to add one or more experienced professionals to our team at locations throughout the state.

The Senior Credit Officer will underwrite and originate commercial loans that conform to Self-Help's underwriting policies with primary (but not exclusive) focus on loan size greater than \$500,000, including those in commercial real estate, health food systems, charter schools, and alternative energy. Critical to this role is the ability to assess the risk of commercial loans and help supervise loan officers to structure credit proposals for your and credit committee approvals based on a complete analysis and the quality of the due diligence presented.

Leadership responsibilities can be structured around a compelling candidate's prior experience and interests – be that team supervision, strategy development and/or loan execution. Location is also flexible among many of Self-Help's California locations. Our priority is to identify candidates with a demonstrated commitment to economic development and social justice, and a preference for a diverse and collaborative workplace; the role can then be structured around the candidates lending experience.

**Responsibilities of the role** may be specifically tailored based on a successful candidates past experience, but will include some or all of the following:

- Originate and close loans in coordination with credit and closing staff.
- Supervise Loan Officers to properly structure and underwrite loans and in accordance with lending policies.
- Conduct detailed analysis of financial information, industry, management capacity, and collateral in determining lending decision.
- Assess the risk of commercial loans and makes an approval or decline decision based on the quality of the data presented. Verifies all appropriate information pertinent to the credit decision process for each loan application
- Ensure that all pre and post-closing requirements are met and that credit packages and documentation conform to the loan approval requirements.
- Service loan portfolio and work with management team on troubled loans.
- Ensure maintenance of relationships with borrowers post-closing in coordination with loan officers, including approving and processing construction draws and conducting annual site visits.
- Assist with team management and potentially related responsibilities.
- Perform other duties as may be deemed necessary and appropriate.

### **Education and/or Experience**

- At least 5 years relevant experience in lending, finance, community economic development or other related field. More experience a plus.
- 4 year college degree or similar education preferred, but not required.
- Graduate degree in Business, City Planning, Public Policy or Law (or a related field) a plus.

### **Knowledge, Skill and Ability**

- Strong quantitative skills
  - ability to spread and analyze financial statements, study and evaluate information and make sound recommendations based on risk assessment
  - ability to prepare and analyze operating projections, budgets and cash flows
  - ability to quickly learn and analyze new industries, considering industry drivers and competitive threats, and developing 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 (contracts, appraisals, etc.), and other relevant data
- Solid communication skills
  - ability to communicate clearly and effectively with clients and team members, including setting appropriate expectations and strong interpersonal skills
  - ability to write clear and concise loan transmittals, including translating financial and numerical data into written form
- Strong attention to detail and ability to set priorities and organize competing priorities
- Ability to work effectively in teams
- Ability to manage and develop staff
- Proficiency with MS Word and Excel
- English/Spanish fluency a plus
- Sensitivity to issues of low-wealth borrowers and a desire to work in a racially and socially diverse organization

### **Physical requirements/work environment**

The physical demands described here are representative of those that must be met by an employee to successfully perform the essential functions of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

- Close vision is required.
- Employee is regularly required to: sit; talk and hear; use hands to finger, handle or feel; and reach with hands and arms.
- Employee is frequently required to type and use a keyboard.
- The employee must occasionally lift and/or move up to 10 pounds.

## **About Self-Help Federal**

Self-Help Federal Credit Union was chartered in 2008 to build a network of branches that serve working families and underserved communities. With 18 branches in California, 9 branches in Illinois, 2 branches in Florida, and 1 branch in Wisconsin, approximately \$950 million in assets, and serving more than 80,000 members, Self-Help Federal is one of the fastest-growing low-income designated credit unions in the country. It is part of the national Self-Help family of non-profit organizations whose collective mission is to create and protect ownership and economic opportunity for all. For 37 years, the Center for Community Self-Help and its affiliates have provided \$7.6 billion in financing to help over 137,000 low-wealth borrowers buy homes, start and build businesses, and strengthen community resources. For more information, go to [www.self-helpfcu.org](http://www.self-helpfcu.org) and [www.self-help.org](http://www.self-help.org).

## **We are an equal-opportunity employer:**

Self-Help is committed to providing equal employment opportunities to all persons regardless of race, religion, religious creed, color, national origin, ancestry, physical disability, mental disability, medical condition, genetic information, marital status, sex, gender, gender identity, gender expression, age, sexual orientation, military and veteran status, ancestry, class or family status.

## **Compensation**

Competitive nonprofit salary, based on experience, plus a generous benefits package that includes health, dental, vision, life insurance, flexible spending plan, retirement plan, and paid parental leave.

## **Application**

To apply, please send resume and cover letter, describing why you believe you are a good fit for this position, to [cahiringmanager@self-helpfcu.org](mailto:cahiringmanager@self-helpfcu.org). Please include the position title as the subject. Application must be received by **DATE** to ensure consideration. Applications received after this date may or may not be considered, depending on the applicant pool. The position will remain posted until filled.