

Spokane City Credit Union Job Description

Position: Vice President Member Experience

Date: January 2022

Reports to: President

Position Overview

This position reports directly to the President and works collaboratively to execute the mission of the Credit Union.

The Member Experience VP is responsible for managing operations and lending, including member experience/service delivery, profitability, business development and quality assurance. Operations and member experience includes providing oversight to the Member Services staff and engaging directly with members to support their banking needs. For lending, this position is responsible for managing the lending team, assisting members meet their current and future financial goals, and managing/monitoring the overall loan portfolio. Other responsibilities include maintaining policies, procedures, financial records, ensuring operations and lending programs are compliant with rules and regulations, and participating in regulatory audits.

Essential Duties and Responsibilities

To perform this job successfully, an individual must be able to perform each essential duty, and other duties as assigned, satisfactorily. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

Job Accountabilities

Management & Operations

- Responsible for end-to-end processes within all aspects of the credit union to drive high standards for member experience, quality, timeliness, and efficiency. This includes implementing improvements to processes resulting in operational efficiency, additional sales achievements, risk management or profitability enhancements
- Build and maintain a high-performing team by selecting, developing, coaching, rewarding, and recognizing team members to ensure high workforce engagement and productivity
- Develop an aligned sales and service culture which delivers a consistent member experience
- Lead member services and lending operations in alignment with the credit union mission, strategy, and budget
- Maintain, manage, and follow policies and procedures to ensure compliance with all credit union and statutory regulations
- Foster and maintain constructive relationships with members, vendors, and the public
- Review and monitor contracts with vendors to ensure compliance with terms. Make recommendations to management on vendor or contract changes

Lending

- Approves/denies loans that are processed by lenders based on credit worthiness of the applicant. Contacts members to discuss their approval/denial as necessary
- Interviews applicants, solicits applications for loans, processes, and closes loans that they originated. Assists lenders with their loan requests, processing and closing
- Oversees the sale of SCCU lending protection products to members (e.g., GAP)
- Prepares monthly lending reports that summarize SCCU activities for the period
- Oversees the Accounts Control function which in the Collateral Protection program, legal and bankrupt accounts and repossession/foreclosure situations.

Member Services

- Supervises tellers and new accounts staff to ensure that work is properly documented and complete. Assists when necessary to locate and correct any differences
- Oversees member service personnel, the opening and closing of accounts, monitors account activity and controls over inactive and dormant accounts
- Work with the digital banking specialist to increase member use of online technology.
- Oversees security of operational area by ensuring all records are properly handled and stored in secure locations. Interacts with the security firm and law enforcement

Compliance, Security, Disaster Recovery and Training

- Adhere to security procedures and fraud controls to protect members, staff, public and assets
- Maintain knowledge of appropriate state and regulations as they relate to SCCU, including the Bank Secrecy Act and Anti-Money Laundering regulations and directives.
- Oversee the SCCU Disaster Recovery plan
- Ensure staff are assigned and complete required and job enhancing training courses.
- Adhere to SCCU policies and procedures and established processes
- Recommend policy/procedural changes and process improvements for the betterment of SCCU and its members

Personal Development and Team Participation

1) Personal Development

- Dedicate time for self-development and increase job skills and knowledge
- Complete CU sponsored courses or attend CU sponsored training sessions when appropriate

2) Team Participation

- Contribute to and support a positive work environment to ensure an effective, high performing and cohesive team
- Actively participate in and contribute to SCCU meetings

Job Requirements

- Bachelor's degree and 10+ years progressive experience in consumer banking that includes leadership and management of people, deposit, consumer lending, and product support and development
- Detailed knowledge of credit union regulations and reporting requirements
- Understanding of credit union industry and products
- Excellent organizational and interpersonal skill
- Effective team building skills that include direction, mentoring and support and recognition
- Results orientation and comfort in leadership roles of independent thinking
- Must exhibit excellent human relations and change management skills
- Constructively resolve issues and problems with professionalism, compassion, and respect
- Meets the physical requirements of the job: sitting for long periods of time, ability to speak, hear and see, ability to operate a computer keyboard & mouse and phone, be able to lift up to 50 pounds