

Evergreen Credit Union
Structured Compensation - Job Description
AVP, Commercial Operations Manager

Data Year: 2023

Prepared On: 01/06/2023

Department:	Commercial	Grade:	11
Reports To:	VP, Sr. Commercial Officer	Classification:	Exempt
Supervises Direct:	4	Supervises Indirect:	0
Approved By:	VP, Sr. Commercial Officer	Effective Date:	01/09/2023
		Revised Date:	01/06/2023

Role:

The Commercial Operations Manager is responsible for overseeing all operational and administrative functions for Evergreen Credit Union's (ECU) commercial department. Specific responsibilities include managing the day-to-day work of Commercial Loan Assistants (CLA's) in their performance of administrative duties to support the work of Commercial Loan Officers in serving ECU's commercial members, as well as preparing/delivering performance reviews, as necessary. Other responsibilities include coordination of commercial loan closings (e.g. document preparation, coordinating with closing attorneys), coordination of the real estate evaluation process, oversight of the commercial files (both physical and digital), maintaining tickler and other database reports and maintenance of departmental procedural documents.

Essential Functions & Responsibilities:

- E 30% Oversight of CLA's – Manage the daily functions of all team CLA's including conducting performance reviews.
- E 20% Management of Commercial Closing Process – Ensure CLA performance of operational and administrative tasks for the commercial department regarding evaluating collateral and coordinating commercial loan closings. Specific functions include ordering valuation reports; preparing various correspondence to current or prospective borrowers; assembling loan packages; contacting various settlement agents, attorneys, or insurance professionals to facilitate the settlement process; booking/boarding loans to core.
- E 20% Maintaining Reports and Records – Review appropriate records or reports regarding departmental files (e.g. ticklers, internal QC, renewals/reviews, rate changes) and communicating with appropriate personnel towards completion of relevant tasks.
- E 10% Managing Procedural Documents – Oversee creation or maintenance of a procedural manual or other related documents for the commercial department, including coordinating with commercial team members and any potential interns available for implementation.
- E 10% General Departmental Requirements – Review and understand ECU's Commercial and Member Business Loan Policy. Become proficient with organizational and departmental systems such as Episys (core banking platform), Abrigo/Sageworks (commercial loan origination system) and Finastra/LaserPro (commercial loan documentation software).
- E 5% General Organizational Support – Respond to inquiries or requests for information from commercial team members and other Credit Union personnel within reasonable timeframes or established policy.
- E 5% Other duties as requested.

Performance Measurements:

1. Produce loan documents, reports, and new accounts with no unresolved errors according to established department standards.

2. Provide informed, prompt, professional and accurate service and support to all members and associates by responding to email, answering telephone requests, and replying to messages within the same day.
3. Complete, organize and close loan documentation and files.
4. Develop, maintain, and demonstrate a working knowledge of credit union loan standards, policies, procedures, and applicable state and federal government rules and regulations.
5. Troubleshoot and resolve member and internal inquiries in a timely and accurate manner.

Knowledge and Skills:

Experience	Five years to eight years of similar or related experience.
Education	(1) A two or four year college degree with emphasis in business, economics, finance, or accounting or (2) Completion of a specialized course of study at a business or trade school or (3) Completion of a specialized and extensive in-house training or apprenticeship program.
Interpersonal Skills	A significant level of trust and diplomacy is required, in addition to normal courtesy and tact. Work involves extensive personal contact with others and/or is usually of a personal or sensitive nature.
Other Skills	Must have experience in analyzing business financial statements and assessing the viability of businesses; familiarity with general commercial lending policies; strong communication skills; ability to use related software required; ability to multi-task.
Physical Requirements	Must possess sufficient manual dexterity to skillfully operate office equipment including but not limited to the scanner, a computer, photocopier and telephone. Reasonable accommodations may be made to enable individuals with disables to perform the essential functions. While performing the duties of this job, the employee is occasionally required to stand; walk, sit; use hand to finger, handle or feel objects; reach with hands and arms; balance; stoop; kneel, crawl or crouch; talk or hear. The employee may occasionally lift up to 20 pounds. Specific vision abilities are required by the job include close vision, distance vision, color vision, peripheral vision, depth perception, and the ability to adjust focus.
Work Environment	General office environment.

This Job Description is not a complete statement of all duties and responsibilities comprising the position.

Printed Employee Name

Date

Employee Signature