



VP of Lending

Location: Laurel, Maryland

Position Description:

Market USA FCU, a \$135 million dollar certified Great Place to Work credit union located in Laurel, MD is seeking a VP of Lending to join our team. The position directs and coordinates all lending and collection activities within the Credit Union, ensuring compliance with Credit Union lending policies and regulations. Key duties: plans, directs, and coordinates the development of lending policies, procedures, goals, and objectives. Directs lending activity to meet Credit Union goals and objectives.

The position oversees lending and collection processes, products and portfolio performance. It ensures lending operations are efficient as possible and technology use is optimized. It analyzes delinquency and loan losses and proposes underwriting model and loan policy/procedural changes, as appropriate. The position evaluates loan products to keep competitive and maintain sufficient yield. It manages needed changes to products and auto decisioning, all lending forms, letters, including adverse action notices, debt protection, MRC and GAP. The position manages vendor relationships for lending related vendors.

The position will report to our CEO.

Market USA has a hybrid work model allowing flexibility to work remotely with mandatory onsite work on Wednesdays and as needed.

Position Requirements:

Qualified candidate should have a minimum of five years of similar or related experience and a Bachelor's Degree.

Position Primary Responsibilities:

- Plan, recommend, and implement lending programs, policies and strategy
- Analyze statistical data in all areas of lending operations and make recommendations for the efficient operation and growth of the credit union and control of delinquency and loan losses.
- Develop, implement, and maintain operational lending procedures and policies to maximize efficiency, quality of work, and provide consistent quality service to members.
- Complete Loan Origination System (Origence) maintenance and enhancements.
- Hire, oversee, coach, and develop staff. Conduct performance appraisals.
- Direct and oversee preparation of periodic reports on lending operations and products.
- Analyze indirect loan originations via monitoring of dealer reports for consistency, look-to-book ratio, loan volume, loan losses, and credit tier distribution/yield.

Salary Range:

Minimum	Midpoint	Maximum
\$93,863	\$117,329	\$140,795

Application Instructions:

Interested candidates please email salary requirements and resume to jobs@marketusafcu.com

Company Info:

Market USA FCU is a certified Great Place to Work employer. Market USA was formed in 1953 and is focused on improving the financial lives of its members. Market USA FCU offers competitive salaries and a comprehensive benefit package including medical, dental, generous paid time off, EAP, casual back-office dress, back-office pet policy, hybrid work model, employee banking benefits, an employer matching 401(K) Plan, life insurance, long term disability and career advancement opportunities. For more information on Market USA, please visit our website at www.marketusafcu.com.

Equal Opportunity Employer