



JOB TITLE: VP of Lending
DEPARTMENT: Lending
REPORTS TO: President/CEO
SUPERVISES: Lending Department Staff
EFFECTIVE DATE: October 2026

POSITION PURPOSE

The Vice President of Lending is responsible for leading, managing, and growing the credit union's lending function in alignment with the organization's strategic plan, risk appetite, member service standards, and regulatory requirements. This position oversees consumer lending, real estate lending, loan participation, indirect lending, loan underwriting, loan processing, loan servicing, and related lending operations. The VP of Lending serves as a senior leader of the credit union and is accountable for loan portfolio growth, credit quality, lending compliance, process efficiency, staff development, and member-focused lending delivery. This role requires strong technical lending knowledge, sound credit judgment, regulatory awareness, and the ability to balance prudent risk management with responsible loan growth. This role is a key leader and member of senior management focused on developing lending strategies, executing the strategic plan, maintaining compliance and internal controls, attending Board meetings, and supporting senior management, the Board, and Supervisory Committee.

DUTIES AND RESPONSIBILITIES

- Develop, recommend, and execute the credit union's lending strategy, including loan growth goals, product mix, pricing recommendations, underwriting standards, portfolio performance targets, and member service objectives.
- Monitor loan portfolio performance, including delinquency, charge-offs, yield, concentration risk, loan-to-share ratio, ALLL/CECL considerations, and credit quality.
- Recommend changes to lending policies, procedures, loan products, rates, fees, underwriting guidelines, and risk controls based on market conditions, member needs, and portfolio performance.
- Analyze lending trends, competitor offerings, member demand, and economic conditions affecting the credit union's field of membership.
- Oversee consumer, vehicle, credit card, personal, home equity, mortgage, and other loan programs offered by the credit union.
- Ensure consistent, fair, timely, and compliant loan decisioning approving loans within assigned authority and reviewing loans exceeding subordinate approval limits.
- Provide guidance on complex loan requests, exceptions to policy, difficult credit decisions, collateral issues, debt-to-income exceptions, and higher-risk borrower situations.
- Ensure loan decisions appropriately balance member service, credit union risk tolerance, collateral protection, repayment ability, and regulatory requirements.
- Oversee real estate lending operations, including HELOCs, second mortgages, and first mortgage activity.



- Ensure compliance with all consumer and real estate lending requirements, including flood determination, appraisal/evaluation requirements, TRID, HPML, HOEPA, fair lending, ability-to-repay, servicing requirements, and lien perfection.
- Maintain effective vendor oversight for mortgage partners, title companies, appraisers, flood vendors, credit reporting agencies, and related lending service providers.
- Ensure lending operations comply with all applicable federal and Colorado laws and regulations.
- Ensure lending policies and procedures are current, practical, and consistently followed.
- Support internal and external audits, loan reviews, regulatory examinations, and board reporting.
- Lead, supervise, coach, and develop lending department employees including loan officers, underwriters, processors, and lending support personnel.
- Set performance expectations and hold staff accountable for loan quality, service levels, production goals, compliance, and professionalism.
- Conduct regular team meetings, training, performance reviews, and coaching sessions promoting a culture of member service, accuracy, accountability, collaboration, and sound lending judgment.
- Ensure adequate staffing, cross-training, workflow management, and succession planning within the lending function.
- Ensure the lending function provides high-quality member experience, including clear communication, timely decisions, fair treatment, and practical solutions.
- Support member retention and growth through competitive lending products, efficient processes, and relationship-based service.
- Participate in business development, community outreach, SEG/employer relationships, dealer relationships, real estate partner relationships, and member education efforts.
- Collaborate with marketing and operations to promote loan products and improve loan delivery channels.
- Oversee lending systems, loan origination platforms, document preparation systems, credit reporting tools, collateral tracking, and related lending technology.
- Identify opportunities to improve lending workflows, turnaround time, automation, reporting, document accuracy, and member convenience.
- Prepare and present lending reports for senior management, committees, and the Board of Directors and attend Board meetings.
- Serve as a trusted advisor to the CEO and Board of Directors on lending, operational, and strategic matters.
- Actively participate in the development and execution of the credit union's strategic plan supporting projects using experience, resources, and industry knowledge.
- Support Asset/Liability Management, CECL/allowance analysis, budgeting, strategic planning, and enterprise risk management discussions.
- Adhere to all service standards as outlined in the credit union's policies and procedures.
- Perform other duties as assigned.



BEHAVIOR STANDARD

Maintain a positive work atmosphere by acting and communicating in a manner that shows confidence and professionalism with members, employees, management, vendors, Board and Supervisory Committee, and the community.

KNOWLEDGE, SKILL AND ABILITY

- Experienced and skilled Lending professional with strong knowledge of consumer lending, real estate lending, underwriting, loan servicing, and lending compliance.
- Experience developing or administering lending policies, procedures, underwriting guidelines, and loan approval authority structures.
- Attention to detail, highly organized, and ability to multi-task and manage time well.
- Excellent organizational and time management skills with the ability to prioritize tasks and manage multiple projects to meet deadlines.
- Experienced manager with strong leadership skills.
- Critical thinker with the ability to solve problems working independently and on a team.
- Excellent communication skills, both verbal and written.
- Strong computer skills skilled with Microsoft Office especially Excel, Word, and Outlook.
- Experience working with loan origination systems, core data processing systems, and credit bureau systems.

QUALIFICATIONS

Education: Bachelor's degree in business or related field. MBA is a plus.

Experience: 7-10 years progressive experience in Lending and Management, particularly in a credit union or bank. Knowledge of NCUA regulations for lending compliance in a credit union is preferred.

Physical Demands:

- Primarily indoor office environment with occasional work outside the office.
- Occasionally lift and/or move up to ten pounds.
- Specific vision abilities required by this job include close vision.
- Regularly required to sit; use hands to finger, handle, or feel and talk or hear.
- Occasionally required to stand; walk; reach with hands and arms; climb or balance and stoop, kneel, crouch, or crawl.

HIRING SALARY RANGE: \$105,000 - \$125,000