



Pacific Northwest Tribal Lending,
a Community Development Financial Institution
Previously, Lummi Community Development Financial Institution, 501 (c) (3)
12 Bellwether Way, Suite 224 | Bellingham, WA. 98225
360-594-6004 ph. | 360-594-6006 fax | www.lummicdfi.org



Job Description

Job Title: **Education Outreach & Associate Loan Officer**
Reports to: Executive Director
Supervises: N/A
Status: Non-exempt; Salary
Schedule: This is a full-time, 40 hour per week schedule
Salary: Salary range is \$26-30/hour
Benefits: This position qualifies for group benefits package
Location: This position is expected in office, full time. Office is located at 12 Bellwether Way, Suite 224, Bellingham, WA 98225

About Pacific Northwest Tribal Lending:

Previously Lummi Community Development Financial Institution (CDFI), Pacific Northwest Tribal Lending is a Native CDFI, non-profit 501c3 corporation that offers small business and consumer loan products, one-on-one coaching and training resources for those working to improve their family's well-being. PNTL serves tribal members who are considering entrepreneurship, expanding an existing business and/or strengthening their credit by means of access to education, financing, and asset growth.

About this position:

The **Education Outreach & Associate Loan Officer** supports PNTL lending programs by coordinating education, training, outreach events and technical assistance that creates and maintains strong client and community relationships. This position provides financial education and development services and "shall prepare or assist current or potential borrowers or investees to use the CDFI's Financial Products or Financial Services. Such activities include, financial or credit counseling; Individual Development Account (IDA) savings practices, and business skills assistance." This position is also an Associate Loan Officer – In Training and will, upon achieving lending proficiencies, accepts applications and analyses micro- and Small Dollar loans.

Job Responsibilities

1. Educational Programs and Outreach
 - a. In alignment of PNTL Mission, Vision, Values and Strategic Plan and as directed, develop, prepare, organize and host:

Pacific Northwest Tribal Lending, a Community Development Financial Institution
Mission Statement

To provide access to education, financing, and asset growth,
in order to improve the prosperity and well-being of Native American families.

- i. Training events
 - ii. Small business resources.
 - b. Coordinate and ensure training resources are available for PNTL clients, and community members through multi-media materials and current technology.
 - c. Maintain and manage PNTL on-site Resource Center and materials.
 - d. Educate clients on PNTL products, services, procedures, policies and requirements.
2. Associate Loan Officer – In Training
 - a. This position will observe and learn PNTL lending policies, procedures and practices with the objective of providing services to clients and community.
 - b. Upon achieving proficiencies, this position will meet with micro and Small Dollar loan applicants, accept applications and prepare documentation, inform applicants of additional requirements, processes and communicate credit decision results.
 - i. Conduct credit and collateral analyses on micro, Small Dollar and IDA products in order to present loan recommendations to Loan Underwriting and Loan Committee review.
 - ii. Ascertain application eligibility and lending criteria, conduct credit analysis, recommend to supervisor and/or Loan Committee for review, and/or identify deficiencies and prospective remedies, providing technical assistance and coaching to reach goals.
 - c. Support Director of Lending by assisting PNTL clients, as directed.
 - d. Assist Loan Closing staff, including compliance and communication.
 - e. Participate with the loan servicing activities, including loan deferment and/or modification, and/or collection processes and procedures.
 - f. Participate with the loan reporting processes through Credit Bureau Alliance, CDFI Fund and other such required or resource partners.
 - g. As directed, coordinate and implement other Programs such as the Individual Development Account (IDA).
 - h. Generate reports that comply with the organization and funding standards.
3. Attend training/travel as required, including out of state travel.
4. This role does not always follow the typical workday. Some after-hours communication, presentations, community events, text, emails, and calls with members may occasionally be needed.
5. Other duties as assigned.

Required Qualifications:

Education/Certification:

- Bachelor's degree or professional certifications in business management, administration, community development or related topics.

Experience:

- Three years' experience in a similar financial, lending, educational and/or economic development professional setting in which there were increasing responsibilities.

Knowledge/Skills/Abilities:

- Direct interaction with client, customer and key/strategic partners
- Background in development and cultivation of relationships with local organizations, businesses, community leaders, and local officials.
- Experience with financial concepts such as,
 - Reading and interpreting financial statements. Robust knowledge of banking products and services.
 - Organizing and communicating financial information to multiple types of audiences
 - Data Analysis and decision-making, i.e., collecting data, organizing data, communicating recommendations, and/or results of analysis.
- Professional level experience with technology and social media, including:
 - MS Office Suite (Word, Excel, Outlook, PowerPoint).
 - In coordination with Social Media Specialist, content creation, community communication and general program announcements for multi-media.
 - Experience communicating both verbally and in writing in a professional setting. Strong written and verbal communication skills.
- High ethical and professional standards.
- Adhere to Confidentiality policy in all organizational business and client matters.
- Position requires Criminal Background Check.
- This position will travel within our Target Market area and therefore must have a valid WA state driver's license, reliable transportation, and automobile insurance.

Preferred Qualifications:

- Native preference.
- Experience working in and with Tribal Communities
- Experience working with and/or coaching clients who are rebuilding credit and/or managing financial stability as well as those who are growing and expanding a commercial business.
- Experience implementing compliance requirements, such as lending, government and/or tribal regulation and policy.
- Experience managing multiple projects with accuracy, including demonstrated ability to keep finances in order.
- Self-motivated with the ability to work independently.
- Attention to detail. Strong problem-solving skills.
- Ability to work within a nonprofit/entity's framework and achieve the organization's objectives.

To Apply

To apply, send an electronic cover letter and resume to:

Nancy Jordan, Executive Director

Email: NancyJ@LummiCDFI.org

Applications are due August 23, 2024

For more information, please visit our website at www.LummiCDFI.org.

Applications will be reviewed on a rolling basis until the position is filled. Only shortlisted candidates will be contacted for interviews. Join us in making a meaningful impact in Native communities across the country!