Job Description

Job Title: Director of Lending
Reports to: Executive Director
Supervises: N/A
Status: Non-exempt
Salary: Salary commensurate with experience
Location: 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 a trusted, safe place for tribal members who are considering entrepreneurship, building a business and/or strengthening their credit by means of access to education, financing, and asset growth, in order to improve the prosperity and well-being of Native American families.

About this position:

The Director of Lending serves an integral role as part of the CDFI team. The Director of Lending oversees the management of the lending programs and loan portfolio, implementation of loan products and services and ensures compliance at all levels. In addition, this position is responsible for responding to client inquiries, assisting with loan applications, and providing oversight of the lending process from beginning to end. The Director of Lending communicates with and coordinates the Loan Committee, ensuring proper documentation, approvals and reporting are completed.

JOB RESPONSIBILITIES

1. Manage, update, and implement a commercial and consumer loan portfolio per associated policies, procedures, and budget.
2. Accept and evaluate loan applications, underwriting and closing.
3. Conduct credit and collateral analyses in order to make loan recommendations.
4. Oversee Loan Underwriting and Closing, including compliance and communication.
5. Oversee and perform collection processes and reporting for delinquent loans.
6. Ensure legal compliance at all levels (e.g., legal, organizational policies and procedures)
7. Provide and/or ensure coaching and educational resources (technical assistance) are made available for clients, such as 1-1 instruction, relevant computer software for use in preparing application, and/or technical assistance for small business owners and those repairing/improving their credit score. Assist with delivery of training and education programs.

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.
8. Generate reports that comply with the organization and funding standards.
9. Attend training/travel as required, including out of state travel.

BASIC QUALIFICATIONS

- Five years of experience in a similar financial, lending and/or economic development professional setting in which there were increasing responsibilities.
- Bachelor’s degree or professional training (such as certifications) in business management, business administration or community development
- Professional level experience with financial concepts such as,
  - Reading and interpreting financial statements
  - Applying lending principles to client applications and/or real-life situations
  - Organizing and communicating, both orally and visually, financial information
  - Data Analysis, i.e., collecting data, organizing data, decision-making and communicating recommendations and/or results of analysis.
  - Direct client interaction from inquiry and loan application through loan closing, securing collateral and funds disbursal.
  - Direct client interaction with loan servicing, including troubled and/or debt collection.
- Professional level experience with technology, including:
  - MS Office Suite (Word, Excel, PowerPoint)
  - Loan or Portfolio Management software, such as Common Goals/TEA or DownHome
  - Email programs such as Outlook
  - Social media, such as Facebook Messenger and texting
  - Lending documents such as application, financial and income statements, appraisals, underwriting, security instruments, promissory note, loan agreement, escrow and loan closing forms, and collections.
- Experience communicating both verbally and in writing in a professional setting.
- Must pass: Background Check.
- 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 in rural and natural resource-based communities, including fisheries and seafood sectors.
• 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 with overseeing and implementing compliance requirements, especially lending, such as government and tribal regulation and policy.

• Experience managing multiple projects with accuracy.

• Self-motivated with the ability to work independently.

• High ethical and professional standards. Confidentiality in all matters.

• Attention to detail. Strong problem-solving skills.

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

Nancy Jordan, Interim Executive Director
Email: NancyJ@LummiCDFI.org
Office Phone: (360) 594-6004

Applications are due Tuesday, October 31, 2023.

Let us know if you have any questions or would like additional information.

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