

Vice President Retail Lending – Job Description Summary

Under the general direction, is responsible for the planning, directing, coordinating and leading of Centralized Lending and Loan Disbursal, Indirect Lending, Card Services and Credit Support. Works with management to develop strategic direction for specific areas of responsibility.

Duties comprise the supervision of day-to-day activities and implementation of applicable policies and procedures in accordance with approved plans, programs, and objectives. Loan center departmental responsibilities include the credit underwriting and loan disbursal of all risk-based consumer loan products, including credit cards, open and closed end direct consumer loans and closed-end indirect loans. This position has the additional responsibility of strategic planning, hardware/software development, profitability, research and development of new retail lending products and services, team leadership and employee development. The position will also formulate and implement policies and strategic plans to meet organization goals.

The complete job description covers the following topics:

- Essential duties and responsibilities
- Supervisory responsibilities
- Performance standards
- Qualification requirements
- Education and experience
- Language skills
- Mathematical skills
- Reasoning ability
- Other skills and abilities
- Physical demands
- Work environment