



## Albina Community Bank

**POSITION TITLE: Chief Credit Officer**

**FLSA: Exempt**

**Reports To: President and Chief Operating Officer**

### **Position Summary**

This position is responsible for administering and overseeing the company's entire loan portfolio, and is accountable for all lending activities, including consumer, commercial and commercial real estate loans made by the Bank. Responsible for loan approvals, portfolio status, collections and overall monitoring and maintenance of loan files. Develops and recommends loan portfolio objectives, loan policies and lending procedures.

### **Essential Functions**

- Ensures the Bank's loan portfolio meets Bank policy, procedural, quality and regulatory expectations and requirements.
- Develops and recommends loan portfolio objectives, loan policies and procedures. Writes and/or amends lending policies and procedures as necessary for Board Loan Committee and/or full Board approval.
- Develops, implements and monitors appropriate audit and control processes and procedures to ensure lending policies and procedures are being followed.
- Serves as the primary loan approval point within the Bank, recommending loans above authority to the Management or Board Loan Committees as appropriate. Reviews all extensions of credit made by all other loan officers.
- Serves as Chair of the Management Loan Committee; calls meetings of the committee, prepares agenda, prescreens loan recommendations and presents those recommendations to the committee for approval.
- Ensures that all new loans booked meet underwriting commitments and Policy, Procedural and regulatory requirements, and that existing loan files are constantly maintained as required.
- Develops and produces appropriate Board loan reports; recommends ALLL and loan concentration limits.
- Works to ensure that loan delinquencies are maintained at acceptable levels; ensures the prompt collection of all loans. Coordinates all loan collection activity with bank legal counsel to minimize legal expenses, while maximizing collection results.
- Stays current on regulatory and compliance matters related to the lending function, reading related Bank materials and requesting training as needed and appropriate.
- Oversees automated loan system program(s) to include supervision of changes, as necessary.
- Stay actively involved in community and professional organizations as a representative of Albina Community Bank.

### **Job Specifications**

- Minimum of 10 years commercial lending and 2 years credit administration experience is desired.
- Demonstrated strong written and verbal communication skills
- The ability to be effectively organized in a fluid environment
- Thorough understanding of financial and cash flow analysis, and government lending experience is necessary.
- Strong systems and technical knowledge
- Strong knowledge of lending regulations and requirements
- Requires computer literacy in Windows, MS Office and Excel.