

Consumer Loan Department Manager

SUMMARY:

Directs and coordinates activities of employees engaged in consumer lending (consumer loans, credit card, student loans, etc.) to ensure that the lending operation is conducted in accordance with established policies and procedures.

Job Functions include: (Note: this is a representative list only - complete list provided with purchase)

- Establishes credit limits on accounts based on such standard lending practices and policy as: debt-to-income ratio, credit worthiness, collateral, capacity to repay, and character of the borrower.
- Maintains awareness of changes in the credit-granting field, including government regulation, technological advancements in computerized credit granting, consumer needs and preferences, and related.
- Reviews collection reports to ascertain status of collections and balances outstanding and to evaluate effectiveness of current underwriting policies and practices.
- Plans office practices and procedures, including staffing and functional efficiencies, to ensure customer borrowing requests receive prompt attention and requests for the extension of credit are efficiently processed.

(also details Supervisory Responsibilities, Qualifications, Education and/or Experience, Language Skills, and work environment)