



NOW HIRING: LOAN PROGRAM MANAGER AND SENIOR LOAN OFFICER

Frontier Community Resources, also known as Region IV Development Association, Inc., is a private, not-for-profit corporation that was established to serve as a “Council of Governments” and to encourage the development and diversification of the economy in Southern Idaho. The company manages several loan programs to assist Idaho’s small businesses, which in turn, accomplishes the goal of supporting economic development activities. The SBA 504 Loan program is a powerful economic development tool that offers small businesses an avenue for business financing, while promoting business growth, and job creation. The organization is recognized by the U.S. Small Business Administration as a Certified Development Company (CDC) that allows for the delivery of the SBA 504 loan program throughout Idaho. Frontier Community Resources also manages revolving loan fund programs in partnership with the Economic Development Administration (EDA), USDA-Rural Development, U.S. Department of Treasury, the State of Idaho, and the Environmental Protection Agency. Each of these programs are designed to help support small business in South-Central and Southwestern Idaho and strengthen the Idaho economy.

Organization Relationship:

Reports to: President, Boards of Directors (Association and Small Business Loan)

Supervises: Loan Officers, Business Development Officer, and Lending Assistants

FLSA Status: Exempt

Salary Range: \$80,000 - \$90,000 (DOE)

Schedule: Monday – Friday 7:30 a.m. to 4:30 p.m.

Job Duties and Responsibilities

The Loan Program Manager and Senior Loan Officer should be able to perform the following duties and fulfill the following responsibilities:

Loan Program Manager

- Operate loan programs in compliance with laws and regulations, adhere to lending compliance guidelines, follow the organizations policy and procedure manual and program loan policy manual(s), the SBA SOP, and work plans, and follow prudent lending industry practices.
- Manage the day-to-day operations of the loan department and loan department team members.
- Stay current on relevant loan programs and other financial services in the industry.
- Evaluate and update procedures, processes, and practices to improve operations and workflow efficiencies.

- Regularly prepare and present reports to the President, Board of Directors, and funding agencies regarding loan department operations, activities, and loan portfolio status.
- Conduct daily and weekly department team meetings.
- Assist the President with the recruitment, interviewing, and the selection of staff that have the right technical, professional and personal abilities to help further the organization's mission.
- Ensure that all staff receive an orientation to the organization and provide appropriate, on-going professional development training.
- Implement a performance management process for all loan department staff which includes monitoring the performance of staff on an on-going basis and assisting the President with conducting an annual performance review.
- Coach and mentor staff as appropriate to improve performance.
- Participate in management team meetings with the President and other department leaders.
- Assist the President with preparing an annual operating budget and manage the loan department operations within the established budget.
- Develop and carry out marketing campaigns and appropriate referral appreciation events.
- Assist the President with establishing and implementing safe and securing loan file systems.
- Advise President on operational and staffing needs.
- Schedule and manage independent file reviews every year and implementing recommended corrective actions
- Perform other staff functions that are critical to the success of the organization.
- Other duties as assigned by the President and Board of Directors.

Senior Loan Officer

- Oversee and review all credit underwriting functions including pipeline management, determining credit worthiness, reviewing credit memos, and quality submissions for approval to the board and funding agencies.
- Develop referral networks, suggest alternate channels and cross-sell products and services to accomplish mission goals.
- Market the loan programs through networking groups, chamber participation and community involvement.
- Assess customer needs, exploring all options and introduce different types of financing options.
- Collect, interpret, and analyze data.
- Communicate with clients either to request or to provide information.
- Complete loan contracts and counsel clients on policies and restrictions.
- Provide additional follow-up and support for start-up companies as borrowers.
- Go the "extra mile" to build trust relationships, customer loyalty and satisfaction throughout the underwriting process.
- Monitor the organization and completeness of loan files.
- Manage past dues and collections and past due property taxes and insurance.

- Coordinate the liquidation of assets in the event of a loan default.
- Ensure all loans are risk graded on an annual basis including the obtaining of current financial information on all borrowers.
- Renew ALP application prior to expiration.
- Track SBA Deficiency Report.
- Participate and support SBA Network group.
- Other duties as assigned by the President and Board of Directors.

Required Qualifications

- Bachelor's Degree in business, accounting, finance, or another related field
- 10+ years of experience in accounting, commercial lending, and/or other related field(s) – Commercial Lending Experience preferred.
- Strong supervisory and leadership skills
- Excellent verbal and written communication skills
- Excellent interpersonal and customer service skills
- Excellent time management skills with a proven ability to meet deadlines
- Prior supervisory experience preferred

Preferred Qualifications

- Knowledge and experience with the SBA 504 Loan program and other government small business loan programs.
- Knowledge and experience with Ventures software system.

Physical Requirements

- Work primarily in a professional office environment. Routinely uses standard office equipment such as computers, phones, photocopiers, filing cabinets and other common office equipment and accessories.
- Frequent standing; walking; use of hands to finger, handle or feel; and reach with hands and arms.
- Ability to lift/move up to 30 lbs. frequently, and up to 50 lbs. occasionally.
- Ability to travel and has access to reliable transportation. Position travels regularly throughout Southern Idaho to fulfill job responsibilities.

Submit an cover letter, resume, and a minimum of three (3) references electronically to jmccurdy@csi.edu. This position will remain open until filled. Contact Jeff McCurdy at (208) 732-5727 x 3010 for questions. For more information about our organization, please visit our website at FrontierCR.org.

Frontier Community Resources is an Equal Opportunity Employer.