



POSITION: Loan Officer

DEPARTMENT: Lending

SUPERVISOR: Executive Director

STATUS: Full-time, salaried, exempt

SALARY: \$42,000-\$60,000

JOB SUMMARY

The Loan Officer is responsible for underwriting, originating, closing, and monitoring the portfolio of loans for NCDF CDFI, a private, non-profit, community development financial institution serving the tribal citizens of the Nez Perce Reservation and community members in areas of Idaho, Oregon, and Washington. The Loan Officer's tasks are undertaken to meet loan production goals, satisfy lending and portfolio management policies, and minimize legal and financial risk to the organization. The position works closely with the Executive Director, Financial Services Consultant, the Loan Committee, and outside lenders or service providers in support of NCDFs CDFI mission, operations, and growth potential.

ESSENTIAL JOB FUNCTIONS

Within the respective business areas of the corporation, the Loan Officer will:

1. Respond to loan and technical assistance inquiries in a timely, responsive, and respectful manner. Includes maintaining ongoing client relationships to communicate on loan, technical assistance, or marketing for other products/services;
2. Conduct due diligence and detailed financial analysis on financial requests and prepare credit memos and recommendations under established loan policy and program guidelines;
3. Coordinate and conduct timely loan closings to include: Negotiating terms, preparing commitment letters, reviewing due diligence items, ordering and reviewing loan documents and disbursements;
4. Maintain credit quality by monitoring borrower compliance with loan covenants and repayments, analyzing financial statements and other borrower reports, making site visits and collateral inspections as needed, and performing risk rating under NCDF CDFI established loan policies;
5. Uphold portfolio quality through receipt of payments and deposits, charge-offs, and recovery activities as needed to minimize losses;
6. Maintains borrower's loan, and financial information for impact tracking, compliance for CDFI reports, CDFI ratios, and maintaining loan files for audit and review by external or internal staff;
7. Makes recommendations for lending policy development, reports on portfolio performance to Board, and attends Loan Committee meetings as needed;
8. Develop and maintain positive relationships with CDFI's, banks, credit unions, tribal organizations, federal government agencies, foundations, community partners, and public/private organizations that may further NCDF mission;
9. Meet regularly with and prepare reports as requested by the Executive Director;

10. Attend meetings, trainings, seminars and conferences as deemed necessary to increase and improve knowledge and skills;
11. Additional job-related duties as assigned by the Executive Director.

SIGNATORY ABILITY

1. Initiates and signs credit memorandums for loans.

ACCESS TO SENSITIVE AREAS

1. Loan Files.
2. NCDF Storage for filing purposes.
3. Electronic platforms for job functions.

MINIMUM QUALIFICATIONS

Candidates must have the following minimum qualifications to be considered for the position of Loan Officer:

1. Bachelor's Degree preferred and 1 to 3 years of experience in business, finance, banking, and/or lending that demonstrates a track record of relationship development and management.
2. Strong oral and written communication skills, including financial reports, performance reports, and executive summaries.
3. Demonstrated skill in using computers, Microsoft Office Suite, and financial software.
4. Must be willing to submit to a background check (includes credit report) and drug screen upon hire.

PREFERRED QUALIFICATIONS

Preferred candidates for the position of Loan Officer will have the following core competencies and skills in addition to the minimum position qualifications:

1. Demonstrated interpersonal skills, establishing and maintaining effective working relationships with tribal, federal, state, regional and local agencies/organizations, community leaders, and the general public.
2. Demonstrated exemplary customer service and the ability to work with people from varied cultural, educational, and economic backgrounds, specifically Nez Perce Indian Reservation and other community members through the various services provided by the organization.

Native Preference

NCDF CDFI adheres to hiring preferences in the selection of applicants for consideration, interview, and hiring. Qualified Nez Perce Tribal members, Nez Perce descendants, or enrolled members of other tribes have first priority, qualified, other qualified Native Americans have second priority, and all other qualified applicants are considered thereafter. "Qualified" candidates are defined as those candidates who meet the position requirements identified above.

Compensation

Salary will commensurate with applicant's experience and educational background.