

# Consumer Lending Performance Coach

**Credit Union:** USF Federal Credit Union

**Region:** Tampa, FL

**Type:** Staff

**Contact:** Ashley De Jong

## **Job Description:**

### Position Summary:

Responsible for supporting Consumer Lending Management in developing and leading a sales and service culture within the Consumer Lending department. Works one-on-one with Loan Officers to assess their strengths and create unique coaching and development plans based on individual needs. Continuously re-evaluates areas of opportunities and provides lenders with best practices and techniques that drive and sustain results. Partners with the Talent Development team to launch ongoing training initiatives. Develops and deploys sales contests that motivate lenders and assist with goal attainment.

### Essential Functions & Additional Responsibilities

20% Supports the Assistant Consumer Lending Manager with developing and delivering monthly Loan Officer scorecards. Works one-on-one with Loan Officers to assess their strengths and create unique coaching and development plans based on individual needs. Continuously re-evaluates areas of opportunities and provides lenders with best practices and techniques that drive and sustain results. Provides recommendations to Lending Management on potential changes to scorecard categories or metrics as necessary.

25% Utilizes process-based management techniques to map out steps within the loan application and sales process that are proven successful. Teaches lenders how to negotiate, overcome objections and utilize the credit union's value proposition. Works with lenders on developing referral sources and how to "ask for the business". Ensures lenders establish and maintain a proper and timely follow-up routine. Performs quality monitoring of lender/member interactions providing timely feedback on areas of opportunity.

10% Works with the lender to ensure application content and notes meet established lending criteria prior to being submitted to underwriting. Acts as a liaison between the lender and underwriter when consensus on an application decision cannot be reached. Provides feedback to lending management regarding any ongoing challenges or recommendations for change that will improve the overall process.

15% Develops and leads regular training sessions geared towards cross-selling and best practices. Facilitates role playing and other activities that assist with building sales skills as well as team member engagement. Partners with the Talent Development team to provide feedback on changes within the consumer lending program or gaps in staff knowledge, skills or other developmental needs. Attends and assists with training as requested by the trainer and/or management.

10% Develops and launches regular production and sales contests that motivate staff and drive results. Partners with third party vendors that offer ancillary products to create annual goals, training plans and any commitment to financially support contests.

Partners with Retail Management to deliver loan related training and coaching initiatives with branch lenders. Ensures communication regarding any changes or updates to consumer lending guidelines, initiatives or best practices.

5% Maintains a current working knowledge of all consumer lending guidelines, policies and procedures. Works closely with the Credit Quality Control Analyst to identify compliance/quality related issues with any consumer or retail lender or any aspect within the loan portfolio. Works one-on-one with lenders to ensure correction within a timely manner. Keeps Lending and Retail management abreast of any on-going concerns.

5% Actively participates in any assigned organization or department projects teams or initiatives to support a project team.

5% Performs other job-related duties as assigned.

#### Experience:

Three to five (3-5) of experience with loan originations in a financial institution required. Three to five (3-5) years of sales and negotiating experience required. Demonstrated track record in consistently achieving aggressive sales objectives. Prior experience in training preferred.

#### Other Skills:

Able to prioritize tasks, deal effectively with competing and changing priorities, and meet deadlines. Accurate, detail-oriented, and organized.

Strong verbal and written communication skills in order to interact professionally and effectively with management and staff and to help drive critical decisions and results.

Ability to develop and sustain strong interpersonal relationships at all levels and work well in a team environment.

Must be able to work under moderate supervision and maintain a high level of confidentiality.

Experience with Microsoft Word, Excel and Power Point.

For more information, or to apply now, you must go to the website below. Please DO NOT email your resume to us as we only accept applications through our website.

**Education/Experience Required:**

- A high school diploma or GED. Bachelor's degree in business, finance, accounting or related field preferred.

**Additional Comments:**

Please apply [online](#).