



CAREER OPPORTUNITY

Job Title: FVP SENIOR CREDIT OFFICER

FLSA Status: EXEMPT

Reports To: CEO/PRESIDENT

Location: WEST COVINA

Language: ENGLISH

ABOUT Universal Bank

Universal Bank is a premier company in West Covina CA, that has remained dedicated to the commitment of serving our local communities. We provide customized customer service by offering a full array of deposit and loan products.

Our corporate office is located in West Covina CA. with five branches serving LA County in West Covina, Monterrey Park, Rosemead, Eagle Rock and Arcadia. Our cultivated team is an extremely knowledgeable banking professional.

Position Summary

The Senior Credit Officer (SCO) is responsible for monitoring the existing portfolio. The SCO is also responsible for developing and maintaining the credit culture and policy for the Bank. In addition, the SCO also monitors the portfolio for adherence to policy, law and regulation, and makes regular reports to senior management and the Board of Directors on the condition of the portfolio. The SCO supervises the personnel of the Loan Administration Group which encompasses the Loan Service and Loan Underwriting Departments.

General Responsibilities

The duties listed below are of the various areas of responsibilities that are to be performed. The omission of specific statements of duties does not exclude them from the position if the work is similar, related or a logical assignment to this position. Other duties may be assigned.

- Reviews new loan and credit requests for compliance with the loan policy and banking laws and regulations prior to submission to Loan Committee.
- Ensures lending staff understands Bank policies and procedures. Ensures lending staff is properly trained.
- Ensures the portfolio is balanced and that concentrations of credit are avoided or approved by the Board of Directors.
- Participates in a lead capacity in Loan Committee meetings.
- Evaluates loan operations to identify needs and current problems.
- Reviews and updates the credit system, all credit policy and procedures and communicates these standards to lending personnel. Ensures lending systems, policy, and procedures meet regulatory standards and are appropriate for the Bank.
- Keeps the Board of Directors informed of the condition of the lending portfolio including past due and non-accrual statistics, and exceptions to policy.
- Serves as the primary reference source in the Bank on regulatory issues affecting the loan portfolio. This includes reviewing all FDIC, FDI and FFIEC communications on lending and informing senior management of new issues or changes in current regulatory practices, rules, law and regulations.
- Participates in development of new lending products and ensures that policies and procedures are developed and approved prior to implementation.
- Reviews and updates loan premiums to ensure competitiveness and ROA adequate margin.
- Develops and maintains appropriate management information systems for the lending department.
- Serves on other committees as directed by the Chief Executive Officer and/or Board of Directors.
- Participates in professional associations; attends conventions, conferences, and seminars; and reads pertinent publications.
- Monitors local, regional, and national economic trends that might affect the loan portfolio.
- Maintains close relationships with other bankers to be aware of new services or opportunities to increase profit or decrease expenses.
- Updates, implements and maintains bank policies and procedures to ensure department compliance with applicable compliance regulations.
- Coordinates the training of department personnel on bank compliance policies and procedures.
- Maintains current knowledge of applicable federal regulations, including Bank Secrecy Act, Due Diligence and Know Your Customer principles.
- Adhere to compliance and Bank policies and procedures in accordance with Universal Bank or regulatory standards

Qualifications:

To perform this job successfully, an individual must be able to perform each essential duty satisfactorily. The requirements listed below are representative of the knowledge, skill, and/or ability required. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

Education and/or Experience:

- Bachelor's degree in related field or equivalent combination of coursework and 5-7 years work experience in Banking.
- Extensive, progressive managerial experience in credit policy, analysis and regulatory practice.
- Strong communication and presentation skills.
- Strong managerial skills.
- Team-oriented.

Communication and organizational skills:

- Demonstrates high level of quality work, attendance and appearance
- Excellent level of problem-solving capabilities to establish potential alternatives and solutions to problems
- Good written and oral communication skills; ability to communicate effectively and project a professional image when giving and taking information in writing, in person, and over the phone.

PHYSICAL DEMANDS:

The physical demands described here are representative of those that must be met by an employee to successfully perform the essential functions of this job

- While performing the duties of this Job, the employee is regularly required to talk or hear. The employee is occasionally required to stand; walk and sit.
- The employee must occasionally lift and/or move up to 10 pounds.
- No specific vision abilities required by this job.
- Noise level in the work environment is usually moderate

Universal Bank is an Equal Opportunity Employer. Anyone needing accommodation to complete the interview process should notify the recruiter.

You may or may not receive a response to your inquiry by email, mail or fax depending on the number of job openings, volume of inquiries, and your qualifications.