## Finance Job Function Guide

### Banking Job Family

<table>
<thead>
<tr>
<th>Level</th>
<th>Function/Roles</th>
<th>Education/Experience (Minimum Required)</th>
<th>Typical Duties and Responsibilities (Cumulative from level to level in each job family)</th>
<th>Impact/Scope</th>
<th>Supervision</th>
</tr>
</thead>
</table>
| 59E   | Loan Management II | Bachelors degree 8+ years of progressive consumer loan and mortgage underwriting Management experience | - Develops and implements loan policies and procedures  
- Monitors loan origination and underwriting decisions of all lending representatives  
- Performs risk management for the credit union’s loan portfolio  
- Acts as the management liaison with the Credit Committee  
- Creates and revises loan products  
- Oversees the underwriting and closing of mortgages in compliance with secondary market specifications, for the Credit Union loan portfolio and also for delivery and efficient processing  
- Monitors loan loss and delinquency through collections process. Provides appropriate direction to staff regarding non performing loans  
- Participates in the development of strategic plans involving loans and mortgages  
- Manages and allocates budget, and makes budget projections | IMPACT  
Moderate impact on operations, resources, or University’s reputation  
SCOPEDManages a medium sized group of personnel for the loan area. | RECEIVED  
Under Limited Direction: Within this job, the incumbent performs regular assignments using own judgment. Determines methods and procedures on new projects. Held accountable for end results. Responsible for determining when supervisor or others should be consulted. The incumbent has discretion to make decisions within the scope of their responsibilities. Complex assignments are occasionally reviewed upon completion.  
GIVEN  
Manages people and policies, allocates personnel and resources for given projects, full hire/fire authority, has primary responsibility for performance management and career development of employees, sets policy/standards within an area. |