

Chief Lending Officer (Oxnard, Ventura County, CA)

County Commerce Bank, Ventura County's Award-Winning Bank is looking for an experienced, qualified Chief Lending Officer to join our team of banking professionals! The ideal candidate will be a proven strategic leader with extensive loan production, credit/financial experience, and possess the ability to lead, manage and develop staff.

Job Description: The Chief Lending Officer (CLO) is responsible for loan portfolio growth, risk management, and contribution to profit. The CLO provides direction and oversight of all loan production and the credit approval process. Specifically, the CLO will manage the institution's commercial lending staff and be responsible for monitoring calling efforts and overall portfolio management. This includes assisting the lending staff with credit structure and financial analysis, pre-screening loan requests, and mentoring the staff on prospect and customer calls.

Job Duties:

»Responsible for tracking and reporting the calling efforts of the commercial lending staff to management.

»Will review and recommend/decline loans prior to submission to Loan Committee.

»Will review, critique, and either recommend or decline credit presentations submitted to management for review

»Responsible for assisting the lenders with consumer and commercial compliance issues, development of new lending products, and training programs as needed for staff development.

»As manager of Credit Administration and the Note Dept., the CLO will oversee and review all monthly and quarterly board reports prepared by Credit Administration including but not limited to the ALLL, Concentration Analysis, Interest Rate Sensitivity Reports and Stress Testing.

»Responsible and accountable for adherence to institution's policies and procedures.

These duties will be accomplished through providing leadership and developing the staff by setting clear expectations and managing to get positive results. This will result in a strong, balanced, motivated, and effective team.

Education & Experience Requirements:

Education Minimum- Bachelor's degree in Business, Finance, Marketing or similar; MBA or equivalent work experience preferred.

Experience Minimum: Minimum 10-15 years of direct experience in financial institution/bank environment with a minimum of at least 5 years at the Senior Management level.

Candidate Qualities, Characteristics and Skills:

- Polished and professional with strong presence and confidence; engages audience with desire for team consensus, prioritizes for desired outcome; ability to make decisions
- Does what it takes to get the job done
- Flexible, ability to adapt to changing priorities working at a fast pace
- Excellent interpersonal skills: ability to quickly build rapport in order to engage team members and gain support of peers
- Self-motivated with a strong work ethic; takes ownership of actions and responsibilities while pursuing objectives with energy and drive
- Results oriented; holds self and others accountable
- High degree of personal integrity; consistently delivers on commitments.

Communication, Organization, Leadership:

- Excellent communication, organizational and decision-making skills; attentive listening skills; comfortable speaking to all levels including the leadership team, board of directors, and the broader organization; uses writing skills to reinforce process controls, strategy, and direction.

Current Career Level Required: Executive (SVP, VP, Department Head, etc) 10+ to 15 Years Experience

Job Status Full Time

> More about County Commerce Bank: www.CountyCommerceBank.com

- Location: Oxnard, Ventura County, CA
- Compensation: PAY: DOE-Must Meet Experience & Education Requirements. Competitive Benefits
- Principals only. Recruiters, please don't contact this job poster.
- Please, no phone calls about this job!
- Please do not contact job poster about other services, products or commercial interests.