



Lewis & Clark Regional Development Council
Senior Lending Director
Job Description

Senior Lending Director: This regular full-time position reports to the Executive Director of the LCRDC and provides commercial lending services to clients of the LCRDC through programs such as the SBA 504 Program, Intermediary Loan Program (IRP), ND Opportunity Fund (NDOF) and other commercial financial programs. Position also serves the communities and local governments across the geographic region within the EDD or Tribal territory. Acting as a liaison in identifying potential resiliency, mitigation, and economic recovery projects in the disaster- impacted areas.

Responsibilities:

Lending:

- Field inquiries about LCRDC programs
- Handle complex relationships when calling on prospective and existing contacts to generate loans and structure financing packages for commercial clients
- Develop new and expand existing client relationships by participating in business development activities while promoting products and services
- Qualify prospects by collecting and analyzing financial and related data in order to determine the general credit worthiness of the prospect and the merits of the specific loan requests
- Develop a comprehensive understanding of client's needs based on the review and analysis of personal and financial data
- Determine credit eligibility, prepare loan narratives, and ensure loans meet appropriate lending criteria
- Underwrite the loan application prior to submission to the Lending Committee
- Present the loan application to the Lending Committee for approval or denial
- Compose denial or commitment letters
- Establish and negotiate the terms under which the credit will be extended to include pricing, costs repayment method and schedule, collateral requirements, etc.
- Proactively review client's current and changing financial needs
- Monitor the performance of the borrower over the life of the loan
- Recognize developing problems and bringing them to the attention of management
- Assist in developing a strategy for troubled credits, to return the credit to a pass rating or exit strategy.

Economic Recovery:

- Implement economic recovery and resilience plans with the goal of rebuilding resilient and sustainable communities throughout the organization's region;
- Assist in local, state, and federally led coronavirus recovery planning efforts among the most highly impacted communities;
- Help identify economic development grant-eligible projects with state and federal resources for locally impacted communities to ensure these entities take full advantage of available funding opportunities;
- Identify and foster private and non-profit partnership opportunities;
- Serve as a liaison between local, state, and federal partners in order to speed the recovery process through strategic technical assistance and local capacity augmentation for the highly impacted communities within the organization's jurisdiction; and
- Facilitate the implementation of locally generated disaster recovery economic development projects developed as part of the CEDS or CEDS-aligned economic recovery and resilience plan;



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Compliance:

- Ensure compliance with all state and federal regulations and internal company policies including but not limited to:
 - SBA 504 Standard Operating Procedure (SOP)
 - Economic Development Administration (EDA) regulations
 - USDA Rural Development regulations
 - Department of Housing and Urban Development (HUD) and Community Development Block Grant (CDBG) regulations
 - Anti-Money Laundering, Fair Lending, Truth In Lending, U.S. Patriot Act, Privacy, and Anti-Discrimination

Qualifications:

- Bachelor's degree (B.A.) in finance, or a related field
- Minimum of 3 years commercial lending experience
- Minimum of 3 years financial services experience or similar position
- Excellent business development skills
- In depth financial product knowledge
- Excellent communication and listening skills
- Ability to proactively identify client needs and offer solutions
- Ability to make credit decisions
- Thorough understanding of commercial lending and small business operations
- Thorough understanding of personal and commercial financial statements
- Experience in both relationship management and credit teams with proven understanding of the importance of balancing business development and asset quality
- Experience providing financial expertise, counsel and customized solutions to business clients
- MBA preferred, but not required
- Thorough commitment to the mission of the LCRDC

To Apply:

Submit Resume and References to Brent Ekstrom at brent@lcdgroup.org