



Evergreen Credit Union, one of Maine's largest credit unions with over \$600 million in assets, is looking for a **Commercial Participation and Risk Manager** to join their busy Commercial Lending Team in Westbrook, which manages a \$134 million loan portfolio.

The Commercial Participation and Risk Manager is responsible for assisting in management of participation activities including buying and selling partial ownership interests in commercial loans, maintaining relationships with lenders, brokers or vendors, and ensuring compliance with regulations. Participation related responsibilities include monitoring risks, identifying trends, coordinating periodic reviews and recommending action plans. Portfolio related responsibilities include reviewing reports for accuracy and analytics; assisting with loan renewals, maturities, delinquencies and workouts; and supporting specialized lending activities.

Responsibilities include:

- **Selling Participation Balances:** Collaborate towards identifying commercial loans most advantageous under organizational strategies for selling to prospective investors. Prepare documentation such as offer sheets, letters of intent, agreements and certificates. Manage communications with stakeholders including buyers and brokers. Maintain current due diligence information regarding the Credit Union. Develop expertise on various platforms used in administration activities.
- **Purchasing Participation Tranches:** Source participation opportunities from various channels whether traditional credits requiring conventional underwriting, or government guaranteed loan balances needing review of terms and yield analyses. Maintain network of vendors, brokers and sellers. Coordinate workflows, assist in file maintenance and workout activities.
- **Portfolio Risk Management:** Identify and mitigate risks associated with overall commercial loan portfolio. Monitor portfolio risks including credit, concentration, liquidity, interest rate, exception and specialized activities. Reviews portfolio reports to ensure data accuracy. Develop expertise in high-risk areas of lending

specialization including construction, development, environmental, cannabis, agriculture, non-profit or government related projects and entities.

- Reporting & Analytics: Provide regular reports on the commercial loan portfolio to both internal and external stakeholders. Prepare Board and Credit Committee reporting packages, as well as others on ad hoc bases. Develop, organize and improve reports with collaboration from commercial, accounting and reporting teams. Analyze portfolio trends and recommend strategies to optimize performance. Ensure data integrity across lending systems and reporting platforms.

The successful candidate will have:

- 3+ years of commercial underwriting and portfolio management experience.
- Bachelors Degree in finance, Business, or a related field.
- Prior experience developing and understanding loan structures and credit risk assessment.
- Prior work experience analyzing financial information and assessing the viability of businesses.
- Strong organizational, analytical, risk assessment and negotiation skills.
- Understanding of reporting and data analytics within a commercial lending portfolio.
- Ability to use related software and analytical tools required.
- Ability to complete and present reports.
- Excellent communication, negotiation, and business development skills.
- Ability to use related software and Microsoft Office products.

Evergreen Credit Union offers an amazing benefits package including medical, dental, vision, a 401(k) plan with organization match and core funding, short-term and long-term disability, generous PTO, tuition assistance, identity theft protection, and—most importantly—an amazing workplace culture! If you are a hard worker dedicated to providing world-class service and want to be a part of a team that loves where they work, we encourage you to apply! If you are interested, please send your resume to Beverly Frizzell-MacCallum, VP of Human Resources and Engagement, at bmaccallum@egcu.org.

Evergreen Credit Union was founded in 1951 and proudly serves individuals, families and local businesses throughout Cumberland, Oxford, Androscoggin, Sagadahoc, and Lincoln counties. We strive to benefit our members, neighbors, and community organizations by donating our time and resources. We have been successful thanks in large part to the personal, caring service our employees offer. Evergreen aspires to treat our employees as well as they treat our members. We look for employees who are dedicated to hard work, excellent service, and the community. Learn more about our Community Partners on our website at <https://www.egcu.org>.

Evergreen Credit Union is an Equal Opportunity Employer and does not discriminate on the grounds of race, color, religion, sex, sexual orientation, including gender identity and gender expression, national origin, citizenship status, age, disability, genetic information or veteran status.

EOE/Minorities/Females/Vet/Disabled