The **Commercial Credit Supervisor** is responsible for direct management of commercial credit analysts and for day-to-day commercial credit team operations. The Supervisor will lead training and development efforts, including one-on-one coaching of team members, as well as conducting performance reviews. This individual will be responsible for reviewing credit memoranda thoroughly for accuracy and approving those transactions within their authority. The Supervisor will collaborate with commercial lending staff to ensure deals are structured appropriately and in a manner aligned with sound underwriting and risk management practices. The position would serve as a member of the departmental credit committee.

In addition, the Supervisor will actively underwrite deals as needed to ensure the department pipeline is managed accordingly. These could be new money requests, facility renewals, relationship reviews or in relation to participation loan purchases. This individual may be asked to join client meetings with a commercial lender from time to time to assess initial feasibility of loan requests and to determine what type of supporting financial documentation may be needed to appropriately underwrite the transaction.

Responsibilities Include:

- Review credit memoranda to ensure analysts are preparing clear and accurate approval memos that effectively capture salient data points, key metrics, accurate financial spreads, and are written in a technically sound manner (writing should be analytically driven, unbiased, thoughtful, and objective).
- Lead analyst team by providing timely feedback, ongoing coaching and serving as a catalyst for continued personal and professional development. Manage annual performance evaluations and other related duties as required.
- Underwrite new money, facility renewal or periodically review requests as needed to ensure effective pipeline management.
- Analyze financial statements along with collateral records. Determine key lending ratios such as debt service coverage and loan-to-value indicators. Summarize risks and mitigants, relative to the size and complexity of the transaction, as narratives for lending presentations.
- Recommend loan structures when appropriate.
- Research industry data from various sources.
- Work cohesively with Commercial Sales and Operations divisions to ensure accuracy in reporting and to ensure effective tickler management.
- File loan documents with appropriate agencies or partnering lenders.
- Perform loan reviews as assigned.

- Contribute as needed to the maintenance and oversight of compliance-related items.
- Apply the credit union commercial loan policies and procedures, as well as maintaining awareness of all relevant regulations and their impact on risk management.
- Participate in improving lending practices for the credit union.
- Evaluate loan requests and determine information needed with to inform credit decisions.
- Join lenders on certain member calls or site visits to better understand transactions.
- Maintain organized and up-to-date credit and legal files on commercial relationships.
- Perform other job-related duties, projects, or special assignments as needed to support commercial departmental objectives and the overall mission of the credit union.

The successful candidate will have the following background:

- Five or more years of direct experience performing credit analysis in a commercial banking credit environment.
- One to three years of Supervisory experience preferred.
- A bachelor's degree, or (2) achievement of formal certifications recognized in the industry as equivalent to a bachelor's degree (e.g., information technology certifications in lieu of a degree).

Compensation:

The anticipated salary range for this position is $80,000 to $115,000 annually, dependent on qualifications, experience, skills, and demonstrated commercial lending and credit analysis expertise.

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 resume@egcu.org. No calls, please.

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