



Loan Manager - Job Description

How We Care for your Financial Health

You want to work for an organization where you not only make a difference, but have fun doing it. A business where you have the opportunity to grow as the business grows. An institution that cares for your financial health and personal well-being. That place is the KH Credit Union.

Summary:

Our unique team of financial experts have the pleasure and privilege of serving the professionals of Kettering Health in many ways. **On the back of this form, you will find a list of the core responsibilities of the role of Loan Manager; however, the most important duty of the members of the KH Credit Union team is to support one other and our members.** This philosophy is what makes our work environment a positive one for everyone, every day.

The majority of the members we have the pleasure of serving serve are employees of Kettering Health - a non-profit network of eight hospitals, Kettering College, and over 120 outpatient facilities serving western Ohio. Kettering Health is committed to transforming the healthcare experience with world class health services for every stage of life. As a faith-based organization, Kettering Health is dedicated to treating all patients with love and respect.

To patients, Kettering Health is known for delivering the best quality of care and service available. That is the same feeling we endeavor to foster with our members by providing “Caring for your Financial Health” service.

You will find that the team members of KH Credit Union, including our Loan Manager, share similar values and goals as the employees of Kettering Health, by providing our members with world-class services and an experience that includes love and respect.

The **Loan Manager** is primarily expected to manage and oversee the day-to-day lending function to ensure policies and procedures effectively serve both the credit union and its members while ensuring full compliance with all state and federal lending regulations.

Educational Requirements:

High school diploma or GED equivalent

Experience:

Minimum of five (5) years of progressive lending experience within a credit union or financial institution, with at least two (2) years in a management or supervisory role. Experience in consumer and mortgage lending required.

Job Duties:

- Maintain up-to-date knowledge of general economic conditions or changing trends that may affect the credit union's consumer loan department. Provide timely feedback that allows the credit union to react competitively.
- Oversee Loan Department personnel
- Maintain knowledge of competitors' rates and terms and other trends relating to consumer lending. Construct products, rates, and terms that reflect the marketplace.
- Manage daily operations of the consumer lending department to ensure accuracy, compliance, and exceptional member service.
- Assess member loan requests and determine appropriate solutions, balancing member needs with credit union policies and risk management.
- Make loan approval and denial decisions, ensuring sound judgment, adherence to policy, and accurate documentation of all files.
- Recommend and monitor lending rates; prepare and analyze monthly loan performance reports.
- Develop and refine procedures, reporting tools, and performance standards to improve departmental efficiency.
- Mentor, coach, and train lending staff to support growth and consistency in service and compliance.
- Contribute to strategic planning and implement lending policies aligned with credit union goals.
- Research and evaluate new lending products and market trends to maintain competitiveness.
- Oversee loan collections, recoveries, and the management of repossessed or foreclosed assets.
- Coordinate with auditors, examiners, and other departments to ensure accurate and timely responses.
- Promote cross-selling of credit union products and services; represent the credit union at community and business events.
- Develop and maintain a marketing plan for lending programs and ensure timely execution.
- Other duties as assigned including an understanding that Caring for your Financial Health grows the credit union, the members' financial stability, and all employees' career opportunities.