

How This Role Fits Within the Organization:

This position is central to the success of the WRCF's lending operations and its broader mission to support economic development in Northeast Ohio. As both a relationship builder and credit expert, the Community Lending Officer bridges the gap between financial services and community impact. The role supports the organization's strategic goals by ensuring high-quality lending, maintaining regulatory and policy compliance, and expanding WRCF's reach and reputation. In doing so, the Community Lending Officer helps position the Development Finance Authority (DFA) and WRCF as trusted partners in regional revitalization and inclusive growth.

Responsibilities

Under general direction:

- Assist in administering loans made through various programs through the Western Reserve Community Fund (WRCF).
- Performs lending functions, including origination and underwriting loans.
- Delivers timely and accurate completion of write-ups, loan recommendations, and structuring, analysis of business and personal financial statements, and identification of transaction strengths and weaknesses based on Loan Policy guidelines.
- Assists and supports in credit structuring and facilitating when demonstrating sound risk management.
- Develops and maintains existing relationships with borrowers within the WRCF's target markets.
- Assist with portfolio delinquency management.
- Work with borrowers throughout the application, underwriting, and loan closing process.
- Ongoing program management.
- Engage with WRCF staff in business development, education, and marketing.
- Identify potential clients and increase WRCF loan activity.
- Works with loan analyst to proactively manage the loan portfolio to ensure timely identification and resolution of issues, accurate assessment, and assignment of loan risks.
- Coordinates and completes annual reviews, loan renewals, quarterly portfolio reviews, property inspections, review of covenant compliance, and asset quality reports on a timely basis.
- Works in consultation with the loan analyst to monitor portfolio for adherence to approved loan requirements and manage post dues, portfolio follow up, credit files, etc.
- Coordinates and completes annual reviews, loan renewals, quarterly portfolio reviews, property inspections, review of covenant compliance, and asset quality reports on a timely basis.
- Monitors portfolio for adherence to approved loan requirements and manage post dues, portfolio follow up, credit files, etc.
- Work directly with Managing Director to increase and manage WRCF's loan pipeline.
- One on one coaching, technical assistance, and group education efforts.
- Responds to inquiries.
- Presents self in a professional, ethical, and culturally sensitive manner to coworkers, partners, and the public.
- Demonstrates regular and predictable attendance.

- Performs other duties as requested, directed, and/or assigned.

Qualifications

- Completion of bachelor's degree from an accredited college or university; preferred area of focus in accounting, finance, or business administration.
- Three (3) plus years' relevant experience or equivalent combination of training, education, and experience that would provide the required knowledge and abilities to perform the duties of the position.
- Experience with consumer lending or financial management industry in finance or business administration or closely related discipline.
- Minimum three years loan origination and community lending experience is strongly preferred.