

Sr Manager Credit Risk Officer - Credit Card

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Company: BECU

Location: Indonesia

Category: other-general

As the nation's largest community credit union, we begin every day focused on delivering superior financial products and services for our 1.3 million members and more than \$30 billion in managed assets. Our work has an economic impact as we support our members' financial goals. We are unapologetic about being devoted to our members and the communities we serve. Our business is guided by our people helping people philosophy – which includes our team members.

BECU has been in business for more than 85 years, driven by unwavering core values and a dedication to improving the communities we serve. While we have a rich history, the future of our company, accelerated by business and technology transformation, is even brighter. There's never been a better time to work for BECU.

To learn more visit becu.org/careers.

PAY RANGE

The Target Pay Range for this position is \$164,200-\$200,600 annually. The full Pay Range is \$127,900-\$237,200 annually. At BECU, compensation decisions are determined using factors such as relevant job-related skills, experience, and education or training. Should an offer for employment be made, we will consider individual qualifications. In addition to your salary, compensation incentives are available for the hired applicant. Incentives are performance based and targets vary by role.

BENEFITS

Employees and their eligible family members have access to a wide array of employee

benefits, such as medical, dental, vision and life insurance coverage. Employees have access to disability and AD&D insurance. We also offer health care and dependent care flexible spending accounts, as well as health savings accounts, to eligible employees. Employees are able to enroll in our company's 401k plan and employer-funded retirement plan. Newly hired employees accrue 6.16 hours of paid time off (PTO) on a per pay period basis based on hours worked (up to a maximum of 160 PTO hours per year) and receive ten paid holidays throughout the calendar year. Additional details regarding BECU Benefits can be found [here](#).

IMPACT YOU'LL MAKE:

The Senior Manager Credit Risk Officer plays a crucial role in developing and executing full lifecycle Credit Risk strategies for BECU's credit risk portfolios for Credit Card and other Unsecured Lending products. You will be responsible for establishing, overseeing, and maintaining an acceptable level of risk within these portfolios by enhancing and ensuring adherence to credit union governance standards, internal lending policies, procedures, and processes, including compliance with federal and state regulations.

As the Senior Manager Credit Risk Officer, you will manage the activities of the associated team of Credit Risk Strategy Analyst(s) and act as the Credit Risk Policy & Strategy representative between the department and appropriate lines of business, committees, and other stakeholders.

***This role can be done remotely from WA, OR, ID, AZ, TX, SC, or GA.

WHAT YOU'LL DO:

Credit Policy & Strategy: Support the VP, Credit Policy & Strategy with initiatives and department administration and management as needed.

Manage Team Resources : Oversee team resources, employee development, budgetary, and administrative tasks.

Lead Credit Risk Activities: Create and manage strategies and guidelines across BECU's portfolios and lead credit risk activities within the parameters of federal and state regulations.

Credit Risk Committee : Engage and present as a member of the Credit Risk Committee.

Board and Executive Management : Take part and present at Board and Executive Management committees and meetings.

Manage Quality Requirements: Lead changes to the risk appetite through development and support of credit risk initiatives and portfolio origination, campaigns, account management, collections, and loss mitigation quality requirements.

Macro and Microeconomic Trends : Recognize strengths, weaknesses, opportunities, and threats to the BECU portfolios. Keep abreast of macro and microeconomic and industry trends, projections, and best practices and utilize that knowledge to implement updates and changes to BECU's best practices and procedures.

Align Risk Strategies Enhance and advance lending and account management decision engines for alignment with risk strategies, operational efficiencies, and member experience.

Communication: Create and maintain an effective line of communication with NCUA, DFS and external auditors, and provide timely tracking, fulfillment, and responses to examination and audit exceptions.

Coach, mentor, and train staff: Guide, mentor, and train assigned staff to develop and encourage performance. Conduct regular and Year-End Reviews using BECU Competencies as performance measures and meet with employees regularly to facilitate performance and career development.

Compliance : Ensure compliance with the various federal and state regulations that relate to areas of responsibility and coordinate with other departments and credit union personnel to ensure the same.

Budget Guidelines : Aid in the development of the annual budget for department expenditures to ensure budget guidelines are met and exceptions are approved.

Vendor Management: Oversee vendor contracts within areas of responsibility and work directly with vendors to ensure BECU members are receiving cost-efficient and quality service whenever third-party assistance is provided to our members.

Operational Audit and/or Management Information: Keep the necessary operational audit and/or management information reporting that may be required of the Credit Policy & Strategy department, including keeping statistical records as necessary.

Perform other duties as assigned : Undertake any other duties as assigned.

MINIMUM QUALIFICATIONS:

Bachelor's degree in business, finance, mathematics, or economics or equivalent work or education experience required.

Minimum 5 years of credit risk management experience.

Minimum 5 years of experience in the financial industry with a focus on one or more of the following areas: Consumer Credit Card, Consumer Unsecured, Business Credit Card, or Other Consumer Lending products.

Minimum 5 years of people management experience.

Minimum 5 years of experience with presentation development software (ex. Tableau, PowerPoint).

DESIRED QUALIFICATIONS:

Graduate degree.

Demonstrable knowledge of industry practices, regulatory restrictions, and lifecycle originations, campaigns, account management, collections, and loss mitigation risk management philosophies.

Advanced proficiency with Microsoft Office Suite with ability to learn and use new software.

Ability to work independently and as a team member while using discretion in decision making and sound judgment in problem-solving.

Broad experience influencing change or understanding through impactful presentation to all levels within the organization.

Proven ability to provide a credible challenge to peers and management based on established subject matter expertise and deep understanding of business influences.

Proven ability to perform analysis of portfolio performance and articulate results and desired outcomes from a risk management perspective.

Proven ability to collect pertinent data, establish facts, and draw valid conclusions as well as formulate ideas and recommendations.

Proven ability to participate and manage multiple projects simultaneously, including the establishment of objectives and milestones, time management, and communication of successes and obstructions.

Proven ability to build cohesive cross-functional teams and facilitate collaborative decision making.

Ability to maintain flexibility and adaptability for departmental and Credit Union changes.

Excellent verbal and written communication skills.

Excellent interpersonal skills to ensure issues are handled in a fair and consistent manner.

Effective leadership and negotiation skills.

EEO Statement:

BECU is an equal opportunity employer. All qualified applicants will receive consideration for employment without regard to race, color, religion, sex, national origin, veteran status, disability, sexual orientation, gender identity, or any other protected status.

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