Kauai FCU
Job Description

Job Title: Chief Lending & Impact Officer	**Effective Date: June 2026**
FLSA Status: Exempt	
Reports to: President / CEO	

PURPOSE AND SCOPE
The Chief Lending & Impact Officer is a member of the executive team, accountable for the strategic direction and performance of the credit union's Lending and Community Impact functions. The credit union's lending portfolio spans consumer, real estate, and member business loans. The CLIO leads the development and execution of loan policy, credit risk management, service delivery, and underwriting standards, while also owning the credit union's community impact strategy — including grant funding, external partnerships, and program implementation. The CLIO exercises broad independent judgment in service of the credit union's mission.

ESSENTIAL JOB FUNCTIONS
1. Maintains active oversight of the credit union's loan portfolio. Provides critical support and leadership guidance to the lending department. Fosters an environment where lending is performed within established guidelines.
2. Monitors loan portfolio performance, including delinquency trends, charge-off activity, and concentration risk. Escalates emerging credit quality concerns and takes corrective action as needed.
3. Establishes and enforces loan policy, underwriting standards, and credit risk tolerances in alignment with the credit union's mission, member experience strategy, and safety and soundness objectives. Drafts new policies and policy revisions to present to the CEO and Board as appropriate.
4. Directly responsible for the credit union's community impact strategy, including management of the credit union's grant reporting requirements, identification of and application for funding opportunities, the advancement of community impact, and program management. Oversees or facilitates partnerships that engage public, private, and philanthropic institutions.
5. Collaborates with the executive team to prepare strategic/tactical plans and budgets.
6. Establishes, tracks, and reports on key performance indicators to measure program success, quality of services, and outcomes for new programs.
7. Builds a team capable of meeting the credit union's objectives. Fosters a healthy workplace culture. Provides the systems, resources, and support necessary to attract, develop, and retain a highly engaged, productive team.
8. Maintains a service culture and member experience that is consistent with the credit union's brand. Holds department managers and staff accountable for performance standards that adhere to that culture.
9. Develops innovative loan products that resonate with members.
10. Maintains an environment that balances operational efficiency with appropriate internal controls. Sets expectations and holds staff accountable for adherence to proper controls and timely reviews.

11.	Must comply with applicable policies, laws and regulations, including but not limited to the Bank Secrecy Act, the USA PATRIOT Act, Truth in Lending, and the Equal Credit Opportunity Act. Maintains an up-to-date understanding of all laws and regulations related to the areas of responsibility.
12.	Performs other duties as assigned.

SUPERVISION RECEIVED

The Chief Lending & Impact Officer reports directly to the President/CEO and operates with a high degree of autonomy in carrying out the responsibilities of this role. Work is performed under general strategic direction rather than task-level supervision. The Chief Lending & Impact Officer is expected to self-direct, set priorities independently, and exercise sound executive judgment in the day-to-day leadership of assigned areas.

MANAGEMENT/SUPERVISORY RESPONSIBILITIES

Directly Supervises: Lending Manager, Community Impact Manager.

IDEAL EDUCATION AND/OR EXPERIENCE

Sufficient expertise and demonstrated experience to lead the credit union's lending and impact strategy and execution. The ideal candidate brings a track record of progressive leadership responsibility within financial services, with direct experience managing lending operations. Experience at a credit union or community financial institution is strongly preferred.

The ideal candidate will demonstrate:

- Proven ability to build, develop, and lead high-performing teams in a service-oriented environment
- Experience managing multiple lending functions simultaneously, including consumer, real estate, and business lending, along with collections.
- Familiarity with credit union or banking regulations, including BSA/AML, Truth in Lending, Equal Credit Opportunity Act and other regulations related to real estate and commercial lending
- Strong judgment in balancing member experience with operational efficiency and internal controls

Experience identifying and managing grant or external funding opportunities is a plus

PHYSICAL DEMANDS
Work Environment: • “Moderate” noise level in an enclosed air-conditioned facility (e.g., office with computers, printers, work area with light traffic, telephones, etc.). • May require continuous communication via telephone and other electronic messaging for up to 4 hours. • Usually indoor work with occasional work outdoors. • Must be able to lift, push, and pull a minimum of 25 lbs. • Must be able to operate office equipment. • Position may require prolonged sitting, standing, and walking.
TRAVEL REQUIREMENTS
Travel may be required to attend meeting/educational offerings by car or aircraft to various locations throughout the United States. The length of the travel varies by purpose. Must be able to regularly travel between the credit union’s offices in order to ensure effective operations, and to attend required meetings and training sessions.

ATTENDANCE REQUIREMENTS
Please note that attendance requirements may change based on business needs. The Chief Lending & Impact Officer is expected to maintain the schedule necessary to fulfill the responsibilities of an executive leadership role. Core hours align with credit union operations, with flexibility to accommodate board meetings, leadership obligations, and organizational need that arise outside standard business hours. The Chief Lending & Impact Officer must be available for evening and weekend commitments as needed.

KAUAI FCU

I acknowledge that I have read the job description associated with the position that I now hold. I understand that revisions to this job description may occur. I further understand that I may be assigned projects or duties, as needed that may not be specifically listed in the written job description.

I further understand that if I cannot perform the necessary functions of this job, with or without reasonable accommodations, that I may be dismissed from this position and/or the company.

I understand that I have entered into my employment relationship with the company voluntarily and acknowledge that there is no guarantee of a specific length of employment. I acknowledge that this job description is not a contract, or a legal document. Accordingly, either the company or I may terminate the relationship at will with or without cause, at any time, so long as there is no violation of applicable federal or state law.

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Employee Signature Date