



# Pathway Lending

Financing Businesses. Strengthening Communities.

POSITION PROFILE

# Chief Credit Officer

Nashville, Tennessee



# ABOUT PATHWAY LENDING

Pathway Lending provides flexible lending solutions and educational resources to empower businesses, affordable housing, and sustainable initiatives, building a stronger Tennessee through economic opportunity. Our impact is measurable: 1,510 businesses financed, 30,150 jobs supported, 2,472 affordable units financed, 6,750 neighbors reached, and 91.7MM kWh saved in 2025.

But what really sets Pathway apart is how we do the work: with deep relationships, practical problem-solving, and a commitment to building systems that help communities thrive. We're a team that values integrity, ownership, and collaboration. Where your expertise is respected, your voice is heard, and the work you do connects directly to real outcomes across Tennessee.

**LEARN MORE:** [pathwaylending.org](https://pathwaylending.org)



# THE ROLE

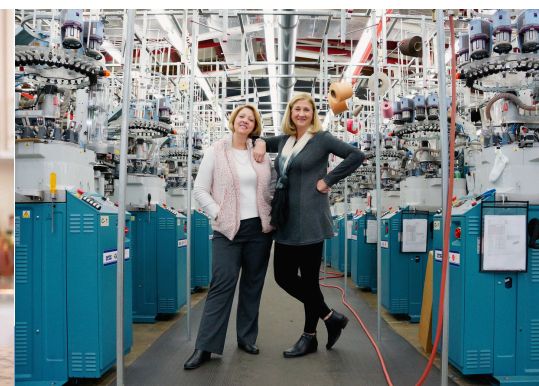
## SVP – Chief Credit Officer (CCO)

Pathway Lending is seeking a Senior Vice President - Chief Credit Officer to lead our credit strategy, loan production oversight and portfolio quality across the organization. Reporting directly to the President & CEO, the CCO plays a critical role in shaping lending growth, maintaining strong credit discipline, and ensuring our credit policies and decisions align with Pathway's mission and Board direction.

This Role balances strategic leadership with hands-on credit expertise. Working closely with lending, portfolio management and executive leadership to support responsible growth across Tennessee.

## WHAT MAKES SOMEONE A GREAT FIT

You're a confident credit leader who blends sound judgment with a collaborative mindset. You're comfortable making tough calls, navigating complexity, and balancing growth with discipline. You value strong systems, clear communication and building trust across teams. You strongly believe that credit leadership plays a vital role in advancing mission driven lending.



# WHAT YOU'LL DO

- Oversee the loan production and credit approval process, ensuring timely decisions, sound structures and consistent credit quality across the organization.
- Lead and maintain Pathway's credit policies and procedures, ensuring alignment with Board direction, regulatory expectations and organizational strategy.
- Assess borrower financial condition and credit risk, guiding appropriate loan structure and credit determinations, including complex and higher exposure relationships.
- Provide ongoing portfolio oversight, reviewing performance trends, identify early signs of deterioration and recommending actions to mitigate or prevent credit losses.
- Collaborate with Regional Managers and Lending leadership to screen opportunities while preserving the independence of credit function.
- Engage in collections, restructures and proactive credit solutions to maximize repayment and support borrower success when possible.
- Strengthen credit operations through process improvements and technology, helping teams work more efficiently and consistently.
- Develop and support the credit team, ensuring staff have the skills, tools and guidance needed to perform at a high level.

# CANDIDATE PROFILE & REQUIREMENTS

## REQUIRED

- Bachelor's degree
- 10+ years of experience as a Credit Officer
- Strong analytical, communication, and leadership skills
- High attention to detail; ability to manage multiple priorities in a fast-paced environment

## PREFERRED

- Deep experience in complex credit structures and problem solving
- Experience with Salesforce, Abrigo/Sageworks and Microsoft Office systems.
- Ability to operate independently while partnering effectively with executive leadership



# COMPENSATION & BENEFITS

Pathway Lending offers a competitive total rewards package designed to support your life inside and outside of work:

- Medical (BCBST for TN residents / Cigna for out-of-state), plus Dental & Vision (MetLife)
- HSA/FSA options (including dependent care FSA)
- Company-paid life insurance (2x salary) and company-paid long-term disability
- 401(k) with employer match (and Pathway covers plan admin fees)
- Time off including 14 paid holidays, vacation accrual, sick time, bereavement, and a two-week sign-on PTO bonus
- EAP and additional voluntary benefits (legal, identity protection, pet insurance, etc.)



# JOIN OUR TEAM

At Pathway Lending, you won't just "manage a portfolio"—you'll help shape a mission-driven organization that is expanding access to opportunity across Tennessee. This is a place for leaders who want their work to matter, who value strong partnerships, and who take pride in building disciplined systems that support long-term impact.

If you're energized by meaningful work, thoughtful strategy, and a team that cares about doing things the right way, we'd love to meet you. Come bring your expertise to a role where you can lead with purpose—and see the difference your leadership makes.

**LEARN MORE:** [pathwaylending.org/careers](https://pathwaylending.org/careers)

