

**JOB TITLE:** Chief Credit Officer  
**DEPARTMENT:** Credit  
**REPORTS TO:** President/CEO  
**FLSA STATUS:** Exempt  
**DATE PREPARED:** 03/03/2025



The Chief Credit Officer supports Pathway Lending's goals, values, and philosophy by exhibiting the following behaviors: excellence, quality service, commitment, and accountability.

**POSITION SUMMARY:**

Working under the policy direction of Pathway Lending and under the general supervision of the President/CEO this position provides support in administrative areas. The Chief Credit Officer will oversee the loan production process, ensure credit quality through portfolio management, engage in collection efforts, and create and maintain strong credit policies and procedures. The Chief Credit Officer will collaborate with Chief Lending Officer to screen loan opportunities and propose effective loan structures, while maintaining the necessary independence of the credit function. Responsible for the oversight and review of Pathway Lending's loan portfolio on a continuing basis; assures loan documentation follows loan approvals and assists in the detection of deterioration of the loan portfolio and mitigation of loan losses. The Chief Credit Officer will act under approved credit authority on loan applications and work with the Chief Lending Officer to ensure that Pathway's Loan Policy is current and representative of the directions from the Board of Directors and leadership.

**SUPERVISORY RESPONSIBILITIES:** Yes

**PRIMARY DUTIES AND RESPONSIBILITIES:**

1. Works with the CEO and Chief Lending Officer to create and implement strategic growth and lending goals across Tennessee.
2. Works with the Senior Credit Officer to ensure the loan production process and portfolio management to ensure timely credit application decisions and strong portfolio quality and performance.
3. Ensures the credit team has analytical skills and tools to perform their jobs at the highest level.
4. Assesses clients' financial condition to determine credit risk and appropriate credit determinations and loan structure.
5. Manages loan portfolio to assess credit risk and report or recommend actions to minimize or prevent credit losses. Reviews statistical analysis on the loan portfolio to ascertain borrower characteristics and alignment with CDFI loan requirements and Pathway lending goals and mission.
6. Manages client relationships with larger credit exposures and performs analysis of large borrowers' financial condition to assess credit risk and appropriate loan structure.
7. Drives ongoing credit process efficiencies through new technology implementations and process improvements.
8. Engages in collection activities and recommend actions to minimize or prevent credit losses and maximize loan repayments.
9. Engages in proactive credit restructures and new credit facilities.
10. Reviews and monitors credit policies and procedures to ensure they are sufficient to protect Pathway Lending from credit losses and are properly executed.
11. Ensures organization's goals related to credit process and portfolio management are achieved, including loan origination, outstanding balance, and CDFI certification.
12. Other duties as assigned.

**QUALIFICATIONS:**

To perform this job successfully, an individual must be able to perform each essential duty satisfactorily. The requirements listed below are representative of the knowledge, skills and/or abilities required. Strong analytical skills and customer service skills with clients, partners, stakeholders, and team members. Firsthand experience with small business lending procedures and products. Strong Microsoft Office skills including Adobe, and ability to navigate multiple computer systems, applications, and utilize search tools. Strong attention to detail and accuracy, excellent written, communication and interpersonal skills, ability to interact with all levels of the organization, ability to meet or exceed business goals and objectives, while fostering a team atmosphere Ability to work without direct supervision, self-reliant, tactical as well as strategic thinker, and strong leadership skills are critical. Reasonable accommodation may be made to enable individuals with disabilities to perform the essential functions.

**EDUCATION AND EXPERIENCE:**

Bachelor's Degree is required with Banking and Finance, Economics or related field preferred. 10 + years of experience in job-related activities as a Credit Officer or Loan Officer is preferred. Strong project management and process improvement skills are required. Must have experience of resolving and working through complex customer issues and the ability to perform in a fast paced, high demand environment while balancing multiple priorities. Experience operating in Salesforce and Abrigo/Sageworks highly desired.

**OTHER SKILLS:**

Ability to communicate in English, remain in a stationary position 75% of workday, move, cognitive of job responsibilities; ability to travel if required; and ability to adapt to a changing work environment. Aligns with Pathway Lending's mission of providing clients and stakeholders with the highest level of service to facilitate their success and the economic growth of our CDFI market

**WORK ENVIRONMENT:**

Position is in an office setting that involves everyday risks or discomforts requiring normal safety precautions. Remote work options.

Southeast Community Capital, d/b/a Pathway Lending, is a member of LBMC Employment Partners, a professional services organization. The above statements are intended to describe the general nature and level of work being performed by individuals assigned to this position. They are not intended to be an exhaustive list of all duties, responsibilities, and skills personnel so classified. Management reserves the right to change the job duties and responsibilities.