**Northland Capital Financial Services** is a privately owned company focused exclusively on equipment leasing based in St. Cloud, MN. We specialize in small and middle-ticket leases from $5,000-$1,000,000.  We are seeking a **Chief Credit Officer** who will oversee the credit functions for the company and will be responsible for the company’s credit operations.  This position will be responsible for the development of credit policies and procedures and requires extensive experience and judgment to accomplish goals and objectives.  This individual must have a broad based knowledge of equipment leasing, credit administration practices, marketing and fiscal operations with emphasis on the management processes that guide and control these functions.  Must have the ability to develop, communicate, implement and adhere to underwriting guidelines that are sound, yet tailored to our core business model. As the financial markets flex, we need someone that can help lead and steer our risk appetite decisions and provide guidance to the Marketing team and the company as a whole regarding adjustments that may need to be made.

The qualified candidate will haveBachelor’s degree or higher in Finance or a related field, and 10+ years of experience in a key management or lending role in the leasing industry, or an equivalent combination of education and experience.  Credit experience originating, coordinating and negotiating sensitive and complex business transactions with an emphasis on credit extension, administration and related agricultural/rural leasing activities. Critical thinker with strong analytical skills, with ability to summarize credit risk analyses into defined leasing policies and practices. Must be willing to work at a “hands-on” level with the ability to improve processes and procedures.  Will have the ability to think beyond conventional methods in order to achieve goals.

Northland Capital Financial Services offers a competitive salary and benefit package. While we appreciate all applicants only those being considered will be contacted. Please send resume to khenning@harvestland.com .