

Established in 1982, **Pawnee Leasing Corporation** is a national equipment finance company providing commercial leases and loans up to $75,000 to U.S. based small businesses.  We are well known in the finance industry as an innovative leader in the small-ticket equipment finance segment.  We take great pride in our very strong reputation and have a long-time group of dedicated and caring employees that work hard to accomplish our corporate mission each and every day.  If you're looking to take your career to the next level, Pawnee Leasing Corporation is the place for you.

**Position/Compensation Summary:**

We currently have a full-time, salaried position available for a **Credit Manager in Fort Collins, CO** who will be responsible for the daily management of the underwriting efforts in the credit department. **The ideal candidate should have a strong demonstrated background in consumer and commercial lending**. The **Credit Manager** ensures all activities are in compliance with applicable state and federal regulations, and adhere to the organization’s credit guidelines, policies, and procedures.

Pawnee Leasing Corporation offers a comprehensive benefits package including medical, dental, long term disability, and paid vacation. The selected candidate will also receive a competitive base salary plus a monthly company based performance bonus.  The annual compensation package may be up to $75K - $90K depending on the candidate’s qualifications.

**Essential Job Duties and Responsibilities:**

* Review and make credit decisions daily on all commercial lease and Equipment Finance Agreement (EFA) transactions that are outside the organization’s internal credit guidelines.  Ensure that leases and EFA exceeding company approval limits are reviewed and signed off by the COO, as is required.
* Work in collaboration with the Lease Administration Supervisor and the funding team as it pertains to funding guideline exceptions on individual lease and EFA transactions.
* Serve as an active hands-on interface with the organization’s third party originators (brokers) to facilitate transaction flow quickly, efficiently, and personally.
* Create and maintain monthly reporting tools to monitor credit quality trends and portfolio performance.
* Maintain quarterly static pool reporting analysis.
* Proactively manage and analyze reporting tools and trends, and provide high level summations and recommendations to the COO.
* Assist the COO in preparing deliverables for the annual portfolio review and business planning sessions.
* Review collection / loss reporting trends on all receivable assets, industries, brokers, ticket size, etc. to determine future risk appetite on those categories going forward as it relates to credit.  Report findings and make recommendations to the COO.
* Analyze and improve processes and procedures within the credit department that promotes higher levels of customer service, efficiency, and risk reduction.
* Plan, direct, and/or coordinate the job duties and responsibilities of staff within the credit department.
* Develop employee skill sets by providing training and coaching opportunities.
* Evaluate, write and deliver annual performance reviews for direct reports.
* Act in a leadership capacity that promotes positive and productive behaviors by all employees and customers.
* Work in a collaborative and supportive manner with the funding department, marketing department, department managers, executive leadership on various annual business plan initiatives and projects.
* Other duties and special projects as assigned.

**Knowledge, Skills and Experience required (unless otherwise noted):**

* Bachelor’s degree and a minimum of three (3+) years management experience in the equipment finance, banking, financial, or related industry.
* Strong consumer and commercial credit background.
* Demonstrated ability to read, analyze, and interpret consumer and commercial credit reports, financial statements, tax returns, and legal documents.
* Advanced computer skills including proficiency in Microsoft Office and Excel applications, email, and basic internet usage.
* Strong analytical reporting, critical thinking, problem solving and decision making skills.
* Ability to self-direct and to prioritize multiple projects.
* Demonstrated exceptional team player and committed problem solver.
* Ability to work well under the pressure of meeting tight deadlines in a timely manner.
* Excellent organizational and time-management skills. Must be detail oriented.
* Strong interpersonal/internal customer service and communication skills.
* Strong persuasion, negotiation, problem solving and conflict resolution skills.
* Ability to work effectively in a diverse workforce.
* Ability to communicate information efficiently and succinctly both verbally and in written form.
* Ability to establish and maintain effective working relationships across the organization, particularly with members of the senior management team.
* Demonstrated strategic and tactical business planning skills.
* Ability to access and manage risk by analyzing, interpreting and monitoring credit and origination data; including making recommendations to the CCO regarding risk management.
* Proficient knowledge and understanding of applicable state and federal regulations (i.e. HIPAA guidelines, FDCPA and FCRA regulations, credit approval process, etc.).
* Knowledge of the structure and content of the English language including the meaning and spelling of words, rules of composition, and grammar.

**For more information, please contact:**

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