

LEADERSHIP POSITION: Retail Lending Manager

Century Bank and Trust is seeking a motivated individual to lead its residential mortgage and consumer lending lines of business. Successful candidates will join a qualified and skilled team of lenders, processors and support staff.

KEY DUTIES AND RESPONSIBILITIES:

- Lead retail lending operations, establishing performance goals, and spearhead team development.
- Overall compliance management as it relates to residential and consumer lending.
- Partner with lenders and processors to ensure effective loan pipeline management.
- Ensure loan product and customer service standards are met, while adhering to compliance and lending policy guidelines.
- Maintain and enhance policies and procedures for an effective retail lending function.
- Lead and engage strategic planning and budgeting – at both company and department level.
- Conduct developmental performance reviews with team members.
- Monitor, and maintain asset quality metrics for mortgage and retail loan portfolios.
- Strive to stay knowledgeable of emerging technologies and trends in retail lending.

SUCCESSFUL PERSONAL CHARACTERISTICS:

- Detail oriented, and committed to leading a team to achieve long-term, high quality results.
- Motivated, positive attitude with a self-growth mindset, and desire for lifelong learning.
- Drive to identify opportunities for improvement, enhance workflow, and utilize data.
- Engaging and inclusive communication style.
- Desire to mentor and develop team members.

EXPERIENCE:

- Bachelor's Degree or equivalent banking industry credentials
- Minimum of five years of mortgage industry experience

CORE BENEFITS:

- Industry competitive salary and profit-sharing structure
- Medical, dental and vision Insurance
- Section 125 flexible spending account for health and dependent care costs
- 401(K)/profit sharing program with company match
- Short and long-term disability
- Employee life insurance
- Paid vacation and personal time

ABOUT CENTURY BANK AND TRUST:

Century Bank and Trust is an independent community bank founded in 1890 with offices in Branch, Hillsdale and St. Joseph counties of Michigan. We offer client focused products and services in the areas of retail banking, business banking and investment management. Our daily focus is to build and maintain long-term relationships that allow our clients, communities, and bank to be successful.

For more about us, please visit our website at: www.centurybankandtrust.com

If you are interested in learning more about this career opportunity...and joining our Team, please email your resume' to Karen Dunn, Human Resource Manager at: karendunn@centurybt.com or apply online at www.centurybankandtrust.com/careers.

If mailing your resume' is preferred: Karen Dunn, Human Resource Manager - Century Bank and Trust, 100 W Chicago St, Coldwater, MI 49036.