



Native American Development Center

JOB ANNOUNCEMENT

Position:	Loan Officer
Compensation:	DOE&E (\$44,928-\$56,160)
Benefits:	Medical, Vision, Dental, Retirement, AFLAC, Accrued PTO, LWOP, Holiday Pay, Professional Development, Relocation Assistance
Status:	Non-Exempt
Probation Period:	90 days
Hours:	Full-time (40 hours) Monday – Friday 8:00 am – 5:00 pm
Location:	Bismarck, North Dakota
Reports to:	Chief Executive Officer
Closing Date:	Until Filled

SUPERVISION RECEIVED: Works under the immediate supervision of the Chief Executive Officer of Native American Development Center (NADC) of North Dakota.

MISSION STATEMENT:

The Native American Development Center's Our mission is to provide affordable lending services and financial education to Native Americans throughout North Dakota, on or off tribal lands.

Website: <https://www.ndnativecenter.org>

JOB SUMMARY

The Native American Development Center (NADC) of North Dakota is seeking to hire a Loan Officer to join our team. The Loan Officer serves as the underwriter of consumer/credit builder loans and micro-business loans. Primary responsibilities are to develop client relationships, underwrite credit builder and micro-business loans, process loan payments, complete paperwork, collect monthly ACH borrower payments and oversee the loan portfolios. The Native American Development Center is a Native Community Development Financial Institution (Native CDFI), therefore, does not make any commission. This position will collaborate with ND Tribes, bankers, investors and other key stakeholders and the Consumer Finance Counselor within the NADC to encourage the consumer and business owner financial needs of Native Americans and other disadvantaged borrowers are being met throughout North Dakota.

DUTIES AND RESPONSIBILITIES

Within the respective business areas of the corporation, the Loan Officer:

- Reviews loan applications and financial data from prospective borrowers performing financial analysis, due diligence and project feasibility assessment;
- Follows up with applicants, conducts site visits, secures whatever other data necessary to perform sound loan review;
- Assists clients in developing their loan applications;

- Prepares written loan reviews including financial analyses and present screened applications to management and/or loan committee;
- Negotiates loan structure and issues commitment letters; prepares and executes loan documents, files necessary legal documents;
- Maintains accurate and complete files on all loans underwritten and approved;
- Maintains constructive and positive working relationships with loan applicants, borrowers, and their representatives;
- Database Management: Manage timely, accurate information in program database to be used for internal and external reporting.
- Assists with the development of lending policies and procedures;
- Must attend professional development trainings as needed;
- Performs other duties as assigned by the Chief Executive Officer.

OTHER DUTIES

- Promotes a positive work atmosphere with effective leadership by setting the example and supporting staff.
- Utilizes effective marketing strategies to secure traffic.
- Assist the Executive Director on all relevant grant reporting as requested.
- Assist with program outreach throughout the year.
- Attend national and statewide conferences held by affiliated networks upon the request.
- Performs other duties and special projects as requested by Executive Director.

MINIMUM QUALIFICATIONS

- Must have at least a two-year degree in Accounting, Finance or Business-related field.
- Must have computer and Microsoft office software experience is required.

PREFERRED QUALIFICATIONS

- Must have at least one year of underwriting experience in business loans is preferred.
- A bachelor's degree in accounting, finance, business or economics is preferred.
- Nationwide Multistate Licensing System & Registry (NMLS) certification is preferred.

EQUAL EMPLOYMENT OPPORTUNITY

The Native American Development Center (NADC) of North Dakota does not discriminate based on race, color, national origin, sex, genetics, religion, age or disability in employment or the provisions of services and complies with the provisions of the North Dakota Human Rights Act except as allowed by the Indian preference provision of the civil rights act of 1964, as amended. Applicants must be legally authorized to work in the United States. Drug Free Work Place. No relocation available. Employment offers are contingent upon successful completion of a background check.

NADC will contact you to schedule an interview if you have underwriting experience of at least two years. Applicants are responsible for providing proof of enrollment of a federally recognized tribe **if Indian preference is claimed**. Failure to provide proof will result in loss of Indian preference in employment. Applications and required supporting documents received after the closing date and time of a job posting will NOT be considered. Upon selection of employment, applicants are responsible to obtain and complete a Transcript Request Form from the last institution attended.

TO APPLY:

All applicants must submit: NADC employment application, cover letter, resume, three reference letters (two work related references and one personal reference (excluding relatives), required documentation (highest academic degree obtained and underwriting experience), and other supporting document (copy of tribal enrollment, certifications, etc.). Application materials must be submitted to Lorraine Davis, CEO of the Native American Development Center. Employment applications may be obtained from our website: www.ndnativecenter.org or stop by the office or request via email to HR@ndnadc.org.

By Email: HR@ndnadc.org

In-Person: ATTN: Human Resources: Native American Development Center 2403 East Thayer Avenue Bismarck, ND 58501

By Mail: ATTN: Human Resources Native American Development Center 2403 East Thayer Avenue Bismarck, ND 58501

QUESTIONS

You may contact Lorraine Davis at (701) 557-7313 or email at HR@ndnadc.org for more information or accommodation and assistance in the application process.

This job description sole purpose is to define the general nature and level of work being performed by the person hired for this position and are not intended to be an exhaustive list of all duties, responsibilities, and skills required. All NADC staff are employees at will; therefore, NADC and each staff member are free to terminate that employment at any time and at either party's discretion, with or without cause. Management reserves the right to modify, add, or remove duties and to assign other duties as necessary. In addition, reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions of this position.