

**CONTACT:** Sheri Clarke

**DATE:** December 22, 2009

**JOB TITLE:** Retail Lending Credit Manager

**DEPT.:** Retail Lending

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**SUMMARY:**

Responsible for the underwriting, processing and document preparation of direct and indirect retail credit applications originated through a variety of channels including, but not limited to, retail banking centers, indirect dealerships, telesales, residential lending referrals.

**EDUCATION AND/OR EXPERIENCE:**

- Bachelor's or Master's degree preferred.
- Seven or more years of consumer or mortgage loan underwriting experience. Experience working with indirect loan programs beneficial.
- Five or more years of leadership in a fast-paced production environment. Experience leading multiple teams preferred.

**INTERPERSONAL SKILLS:**

- Willing to provide a high level of professional service which will clearly differentiate us from our competitors.
- Willing to become familiar with and promote bank products and services.
- Professional demeanor in appearance, interpersonal relations, work ethic and attitude.
- Effective written and oral communication skills.
- Willing to work as part of a team.
- Ability to work under pressure.

**ESSENTIAL DUTIES AND RESPONSIBILITIES:**

- Build collaborative and effective relationships with internal partners or sales forces (retail dealers).
- Maintain a comprehensive knowledge of consumer lending laws and regulations.
- Demonstrate excellent written and oral communication skills along with the ability to effectively and confidently deliver presentations in a variety of settings.
- Manage the end-to-end loan fulfillment process with focus on decreasing cycle time, reducing processing expense and increasing customer satisfaction.
- Maintain a comprehensive knowledge of processing a variety of loan requests including loan documentation requirements and securing collateral interests.
- Oversee and enhance (as necessary) the automated credit and document preparation systems.
- Oversee HMDA data collection and ensures submission is accurate.
- Understand and evaluate portfolio and industry trends to identify and recommend policy, procedural or product enhancements that will meet established business goals and portfolio risk objectives.
- Manage key vendor relationships to ensure these partners are providing services within established service levels.
- Conduct regular individual and team meetings to review performance and provide business updates.

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