



P.O. Box 1432  
Alexandria, VA 22314  
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www.PenFed.org

**Current Job Openings:** As of Wednesday, December 10, 2014

To apply for any of these positions, go to: <https://www.penfed.org/Careers/>  
**Brief job description for each position located below list.**

**PenFed Realty / PenFed Title/Members Title LLC:**

**PT Agent Services Administrator (Floater)** – Northern Virginia  
**Agent Services Administrator ( FT)** – Northern Virginia  
**Senior Payable Clerk** – Severna Park, MD  
**Manager of Title Operations** - Northern Virginia  
**Agent Services Admininistrator (PT)** – Bel Air, MD

**PenFed Foundation:**

**Director, Donor Engagement** – Alexandria, VA  
**Foundation Development Manager, Events & Annual Support** – Alexandria, VA

**Operations:**

**Teller I (PT)** – Alexandria, VA  
**Teller II (PT)** - San Antonio, TX  
**Branch Support Representative** – Niceville, FL, San Antonio, TX and Ft Buchanan, Puerto Rico  
**Member Service Representative** – Eugene, OR and Papillion, NE  
**PT Bilingual Member Service Representative** - Fort Hood, TX  
**Director, Branch Operations** – Alexandria, VA  
**Branch Manager III** – FT Buchanan, Puerto Rico  
**Branch Manager II** – San Antonio, TX  
**Branch Operations Business Development Manager** – Alexandria, VA  
**Human Resources Manager** – Eugene, OR  
**Training & O/D Specialist** – Eugene OR  
**Talent Acquisition Specialist** – Alexandria, VA and Eugene OR  
**Vice President, Treasurer** – Alexandria, VA  
**Senior Vice President, Card Services** – Alexandria, VA  
**Manager, Electronic Funds Transfer** – Omaha, NE  
**Research Assistant** – Papillion, NE

**Information Technology:**

**Senior Information Security Engineer** - Chantilly, VA  
**Executive Vice President, Chief Information Officer** – Chantilly VA  
**Information Security Analyst II** – Chantilly, VA  
**Information Security Engineer** – Chantilly, VA  
**Information Security Analyst I** – Chantilly, VA  
**Systems Integration Analyst** – Omaha, NE and Eugene, OR

**Finance:**

**Mortgage Valuation Analyst** – Alexandria, VA

**Business Development/Marketing:**

**Executive Vice President, Member Experience** - Alexandria, VA

**Manager, Government Relations/Business Development** – Alexandria, VA

**Credit and Collections:**

**Delinquency Control Specialist** – Alexandria, VA, Eugene, OR and Omaha, NE

**Supervisor, Bilingual Collections** – Alexandria, VA and Omaha, NE

**Senior Delinquency Control Counselor** - Fort Hood, TX and Eugene, OR

**Delinquency Control Specialist (PT)** - Guam

**Mortgages:**

**Mortgage Loan Processor** – Alexandria, VA, and Omaha/Papillion, NE

**Secondary Marketing Manager** – Alexandria, VA

**Manager, Construction Loan Administration** – Alexandria, VA, Eugene, OR and Omaha, NE

**Residential Mortgage Closing Manager** - Alexandria, VA, Eugene, OR and Omaha, NE

**Supervisor, Correspondent Lending** – Eugene, OR

**First Mortgage Post Closer** – Eugene, OR

**Marketing:**

**Marketing Quantitative Manager** – Alexandria VA

**Senior Vice President, Chief Marketing Officer** – Alexandria, VA

**PenFed Realty /PenFed Title / Member Title, LLC.:**

**PT Agent Services Administrator (Floater) – Northern Virginia**

**Agent Services Administrator (FT) – Northern Virginia**

**Agent Services Administrator (PT) – Bel Air, MD**

- Provides administrative support for the assigned offices in a variety of areas including but not limited to processing listings, agent processing, ordering agent materials and greeting visitors and answering office phones.
- Provides administrative support for real estate sales in a variety of areas including but not limited to scheduling meetings, processing billing, maintaining rosters, compiling monthly reports and administration of company programs including technology tools.
- Performs the duties of a receptionist maintaining the front desk area in a professional manner and ordering office supplies as needed.
- Interacts with Agents, staff and clients providing assistance and support as needed.
- Assists with development and implementation of advertising & marketing initiatives.

- Assists with maintaining compliance with all applicable federal, state and local laws, regulations and ordinances by abiding by compliance programs and all policies, procedures, rules and regulations.
- Associates Degree in related field or a combination of education and experience that provides the necessary skills and knowledge to satisfactorily perform the essential job functions.
- At least one year related experience is required. Real estate, mortgage or title experience is preferred.
- Computer and technology skills required.
- Excellent business communication skills and ability to multi-task are critical. Accounting and/or bookkeeping experience helpful.
- Strong organizational and interpersonal skills required.

### **Senior Payables Clerk - Severna Park, MD**

- Responsible for communicating & coordinating workload & job functions on a daily basis with supervisor and co-workers on problem-resolution, including system issues, to ensure all critical duties are completed.
- Responsible for completing the daily work of the Payables Department, ensuring processing and review of invoices and Agent Charge Forms for completeness, accuracy and adherence to policy prior to processing.
- Process invoices through the automated payables system (LoneWolf). This includes coding invoices and routing them electronically for approval to the appropriate managers.
- Ensure that checks are signed by the appropriate parties and in accordance to Company policy. Distributes and mails checks daily. Process ACH/Direct Deposit payments through the automated accounting system (LoneWolf) and automated banking system (Bank of America CashPro Online).
- Process weekly mass charge and daily Agent Charge Forms & payments through the automated payment system (Authorize.net) and automated accounting system (LoneWolf) in adherence to Company POLICIES AND PROCEDURES's timely and accurately.
- Manage all Agent Garnishments.
- Coordinate with supervisor to process quarterly mass charge to all agents and licensed assistants.
- Reviews and maintains current procedural documentation of the assigned section's duties, including but not limited to Dept. & Company POLICIES AND PROCEDURES's, forms and letters, as well as, recommending areas for improvement.
- Research and answer vendor, agent & employee inquiries regarding paid and unpaid invoices, charges, payments, garnishments, Dept. & Company POLICIES AND PROCEDURES's in a timely, courteous & professional manner.
- Knowledge of, and, ability to work with, automated financial systems. Assists with testing and implementing system upgrades and enhancements to the system. Ability to work with IT and outside consultants to assist in resolving system issues.
- Responsible for the daily functions, coordination with other staff and problem-resolution (including system issues) to ensure all critical duties are completed.
- Assist in the response to inquiries and notices from the IRS and other Federal, State and local agencies.
- Handle payables filing (record keeping & file maintenance) and contributes to daily mail sorting and distribution.

- Provide training to less experienced staff as needed.

### **Manager of Title Operations - Northern Virginia**

- Manage day-to-day operations of PenFed Title staff and processes
- Supervise and perform the core title service functions, including file opening, file tracking, managing title abstractors, title review, title clearing and settlement agents. Ensuring recordation and coordinating with settlement vendors/attorneys, lenders, realtors and PenFed members, title audits from underwriters and title insurance binder/final policy issuance.
- Effectively work with PenFed, PenFed Realty and 3<sup>rd</sup> parties to ensure a smooth settlement process from order to issuance of final title policy all core title services in between.
- Manage the state auditing responsibilities to ensure all requirements are being met by PenFed Title staff.
- Assist in the hiring, training and supervision of title production employees and teams
- Maintain and update documented, centralized procedures for employee functions and standards of operation
- Implement staffing plan; interview all candidates for employment and manage hiring process
- Implement company practices and procedures to ensure compliance with RESPA and state law regulations and maintain individual state agency licenses
- Coordinate with state agencies and underwriters to determine appropriate courses of action and best practices
- Initiate and build relationships with local and regional real estate agents/brokers, lenders, and other potential clients
- Baccalaureate degree in a related field or a combination of education and experience which provides a level of skill and knowledge necessary to satisfactorily perform the essential job functions.
- Advanced degree or equivalent preferred.
- Track record of successful strategic business partnerships
- Strong verbal and written communication; exceptional client interaction skills
- Strong ability to create presentations and proposals that reflect the needs of the client
- Exceptional thoroughness, attention to detail, and follow-through.
- Technical competence, understanding and following the latest technology and financial services trends
- Willingness to travel.

### **PenFed Foundation:**

#### **Director, Donor Engagement – Alexandria, VA**

- The Director, Donor Engagement is responsible for fund development and managing donor relations with a focus on individual and corporate gifts of \$10,000 or more. The Director will build

strong personal and organizational relationships with donors and develop a prospect file to identify all giving opportunities, including annual operating support, event sponsorships, capital campaigns, and support for specific projects. He/She will develop and implement strategies to identify, cultivate, and solicit gifts, and will serve as a primary relationship manager for a portfolio of major donors.

- Meet personal and organizational fundraising goals. Develop and manage a donor portfolio of prospects and participate in direct solicitation of funds, including individuals, corporations, foundations, and other organizations.
- Develop and service a portfolio of 50-100 major gift donors and prospects including trustees and capital campaign prospects, including preparing for and managing meetings, communications, moves management, and cultivation activities.
- Grow and manage a Corporate Council of 25+ major corporate donors, including preparing for and managing meetings, communications, and special events.
- Generate innovative ideas and solutions that engage donors and increase donor retention. Manage successful stewardship of major contributors to ensure maximum retention of major donors and supporters.
- Prepare proposals, stewardship reports, correspondence, and special acknowledgements to donors in coordination with the appropriate members of the development team.
- Utilize the Salesforce database platform as the primary resource for managing donor relationships, building a donor pipeline, and reporting.
- Represent the PenFed Foundation at internal and external events as appropriate. This may include but not be limited to cultivation events, dinners and galas, donor and prospect meetings, professional industry gatherings, and speaking engagements.
- Work with fellow staff to ensure a donor-centered and effective approach to our work and workplace culture.
- Develop professional relationships with staff throughout the organization.
- Understand and endorse the mission and values of The PenFed Foundation.

#### **Foundation Development Manager, Events & Annual Support – Alexandria, VA**

- Develop and lead a comprehensive annual giving program, including direct mail, e-campaigns, giving circles/clubs, donor acquisition, donor retention, and stewardship of individuals, foundation, and corporate donors.
- Responsible for planning, coordinating, and implementing multiple annual appeals and newsletters, including websites, online giving, in house production, mail-house, mailing schedule, theme, content, and design.
- Plan, manage and execute large and small fundraising events including an annual gala dinner, an annual golf tournament, and other dinners and events as required. Develop approved project plan for every event and manage plan as required, coordinating event execution from inception to completion, including, site-sourcing, budgeting, scheduling, event logistics, pre-event prep, on-site support and event close-out.
- Responsible for planning and implementing event sponsorship programs, including developing and executing solicitation strategies, developing materials, participating in solicitations, making phone calls, attending meetings, and managing follow up.

- Assess results and effectiveness of annual and events programs to develop analysis on past giving trends and program results, and plan for future appeals and/or cultivation activities.
- Oversee moves management, donor relations, and production of fundraising reports, research, and briefings.
- Oversee gift administration and processing including database management, acknowledgements, receipts, record keeping, online giving, reconciling, and stewardship activities.
- Utilize the Salesforce database platform as the primary resource for managing events and donor relationships, building a donor pipeline, and reporting.
- Represent the PenFed Foundation at internal and external events as appropriate. This may include but not be limited to cultivation events, dinners and galas, donor and prospect meetings, professional industry gatherings, and speaking engagements.
- Work with fellow staff to ensure a donor-centered and effective approach to our work and workplace culture.
- Develop professional relationships with staff throughout the organization.
- Understand and endorse the mission and values of The PenFed Foundation.
- Assists with maintaining PenFed's compliance with all applicable federal, state and local laws, regulations and ordinances by abiding by PenFed compliance program policies, procedures, rules and regulations in addition to those that may apply to the PenFed Foundation. .
- Performs other duties as assigned.
- Bachelor's Degree required, with 3+ years of fundraising experience in philanthropic and/or non-profit settings.
- Demonstrated experience in developing and managing annual giving campaigns.
- Experience working on successful fundraising campaigns of \$5 million or more preferred.
- Experience planning and executing successful large scale events.
- Experience with fundraising databases, Salesforce experience preferred.
- Attention to detail and the ability to efficiently coordinate and work on multiple tasks simultaneously.
- Experience managing and supporting staff and volunteers to achieve goals.
- Ability to travel, as needed, to and from scheduled events with required materials. Valid driver's license required.
- Ability to work nights and weekends as appropriate for scheduled events.
- Personal military experience or experience working with military and/or veteran's organizations preferred.

### **Operations:**

#### **Teller I (PT) – Alexandria, VA**

- Processes and balances a variety of transactions in compliance with policies and procedures and keeps records of all transactions.
- May also maintain and balance the ATM machine and perform the duties of a Receptionist as needed.

- Requires High School diploma or a combination of education and experience that provides the necessary skills and knowledge to satisfactorily perform the essential job functions, one to three years related work experience, preferably as a teller, and strong oral communication skills.

### **Teller II (PT) - San Antonio, TX**

- Makes minor adjustments to ATM machine to ensure machine is in working order and notifies ATM department when repairs are needed.
- Secures ATM test cards and combinations in designated areas.
- Ensures the security of the ATM area, including cash and the vault in the ATM.
- Assists with verification of the ATM funds for all branch ATM's.
- Maintains current knowledge of PenFed products, procedures and services in order to assist members as necessary.
- Assist the Head Teller in the verification and distribution of funds as needed.
- Prepares and compiles figures for branch reports on a regular basis.
- Performs the duties of a Receptionist as needed.
- High School diploma or a combination of education and experience that provides the necessary skills and knowledge to satisfactorily perform the essential job functions.
- One to three years related work experience, preferably as a teller, required

### **Branch Support Representative – Niceville, FL, San Antonio, TX and Ft Buchanan, Puerto Rico**

- Performs the duties of a Member Service Representative, a Head Teller or a Teller to provide support in the absence of assigned staff.
- Maintains knowledge of PenFed share and loan products, policies and procedures.
- Maintains knowledge of outside competitive products.
- Recommends products and services appropriate to member needs.
- Requires Associates degree in related field (or equivalent combination of education and experience), and two years related work experience.

### **Member Service Representative – Papillion, NE and Eugene, OR**

- Answers member telephone calls regarding PenFed share and loan products and accounts, expediting all calls and ensuring quality member service.
- Resolves member problems within delegated limits, including but not limited to refunding fees, as appropriate.
- Maintains knowledge of PenFed share and loan products, policies and procedures.
- Maintains knowledge of outside competitive products.
- Completes documents being forwarded to other departments on a regular basis.
- Researches member questions/requests on an automated records system.
- Assists in other departments as required.
- Recommends products and services appropriate to member needs.

- Associate degree in related field or a combination of education and experience that provides the necessary skills and knowledge to satisfactorily perform the essential job functions required.
- Minimum of two years' work experience in a service-oriented field required.
- Strong oral communication and listening skills required.

**PT Bilingual Member Service Representative - Fort Hood, TX**

- Answers English and Spanish member telephone calls regarding PenFed share and loan products and accounts, expediting all calls and ensuring quality member service.
- Resolves member problems within delegated limits, including but not limited to refunding fees, as appropriate.
- Maintains knowledge of PenFed share and loan products, policies and procedures.
- Maintains knowledge of outside competitive products.
- Completes documents being forwarded to other departments on a regular basis.
- Researches member questions/requests on an automated records system.
- Assists in other departments as required.
- Recommends products and services appropriate to member needs.

**Director, Branch Operations – Alexandria, VA**

- Provides management oversight to assigned branch managers, developing business plans with sales and productivity goals, to achieve organizational business strategies and providing advice and guidance to branch managers on a regular basis. Participates in the development of a branch marketing plan. Create business development plans for different regions.
- Provides supervision to branch managers, ensure the development of productivity and sales goals for staff members, ensuring staff motivation through performance feedback, positive incentives, corrective disciplinary action, and counseling for staff members that are not meeting their standards and/or not performing their job in a manner consistent with PenFed Policies & Procedures or management directive.
- Oversees assigned branch resources of staff, technology, and budget to ensure that member service standards for the cost center are met.
- Evaluates the effectiveness of and compliance with prescribed security controls to protect the facility and the cash on hand against criminal and fraudulent operations.
- Remains knowledgeable of PenFed products, procedures, and in areas impacting the credit union or the membership. This includes but is not limited to procedural, interdepartmental, company, base or military affairs, and industry information.
- Baccalaureate degree in a related field or a combination of education and experience that provides the necessary skills and knowledge to satisfactorily perform the essential job functions
- Must be able to travel overseas and CONUS to all assigned branches at least two time per year and whenever required.
- Advanced degree, or equivalent, preferred.
- Seven years of progressively responsible work experience with operations in a financial institutions, at least five of which is in a manager capacity, required.



- Requires strong sales and marketing ability to promote PenFed membership within the community.
- Three satisfactory lending authority reviews required.
- Strong oral and written communication skills required.

**Branch Manager III – Ft Buchanan, Puerto Rico**

**Branch Manager II – San Antonio, TX**

- Develops and implements (with the oversight of the appropriate management team member), an operating budget, business plan with sales and productivity goals, and a marketing plan containing event promotions, direct mail, and other strategies for the branch. The results of these plans or progress against budget, sales, and productivity goals are reported on a regularly scheduled basis as established by the appropriate management team member. The key focus of the plans is on recruiting new members, loans sales, and deposit sales.
- Provides supervision to branch staff, establishing productivity and sales goals for staff members, providing staff motivation through positive incentives, administering corrective disciplinary action and counseling for staff members who are not meeting their standards and/or not performing the job in a manner consistent with PenFed POLICIES AND PROCEDURES or management directive.
- Acts as a loan officer within lending authority limits and refers loans not within limits to the appropriate department with recommendations. Ensures that all loan applications are acted on within 24 hours, and that the records related to the loan decision are preserved, organized and forwarded to either Member Records or Credit Department, as appropriate. The manager or designee is responsible for ensuring that all applications are actively worked on through final action.
- Maintains prescribed security controls to protect the facility and the cash on hand against criminal and fraudulent operations. This includes enforcing the new member screening POLICIES AND PROCEDURES, ensuring that all security equipment is adequately maintained. Also ensures that security procedures as noted on the Branch Inspection Form (657) are adhered to, and that all staff members are knowledgeable of their duties and actions as described in the Branch Hold-up and Robbery POLICIES AND PROCEDURES.
- Responsible for ensuring that the financial transactions of the branch(s), teller line and ATM(S) are properly performed by staff and in compliance with POLICIES AND PROCEDURES and Branch Procedure. The Manager is responsible for ensuring that the Branch(s), as a whole, and the ATM(S) balance each day. The Manager is responsible for ensuring that all balancing sheets and financial transaction records are forwarded to the Financial Accounting Department each day.
- Responsible for ensuring that the financial transactions of the branch(s), teller line and ATM(S) are properly performed by staff and in compliance with POLICIES AND PROCEDURES and Branch Procedure. The Manager is responsible for ensuring that the Branch(s), as a whole, and the ATM(S) balance each day. The Manager is responsible for ensuring that all balancing sheets and financial transaction records are forwarded to the Financial Accounting Department each day.
- Remains knowledgeable of PenFed products, procedures, and in areas impacting the credit union or the membership. This includes but is not limited to procedural, interdepartmental, company, base or military affairs, and industry information.
- Provides members information with regard to financial services offered by the credit union. This information is provided under the goal of financing purchases, resolving problems with

delinquency, lowering finance charges on existing debt, reducing fee expenses, and/or increasing interest income on deposit products.

- Conducts staff meetings on a biweekly basis, to review current marketing promotions, provide training or re-training on credit union procedures, technical procedures, BSA (Bank Secrecy Act) initiatives or to review the results of branch performance. These meetings are intended to be presented in positive manner and should be well structured.
- Responsible for the maintenance of the branch facilities. This includes reporting all facilities items noted on Form 657, in addition to recommending changes or leasehold improvements, equipment purchases, and furniture required to keep the branch functional. The branch manager is also responsible for providing oversight for all contractors working on-site for the credit union.
- Coordinates activities with car dealers, military or DoD Banking Liaison personnel, and/or landlords and their representatives as is required by the Branch Plans, or through DoD regulation. Occasionally, the Branch Manager represents the Credit Union at an industry or DoD function.
- Presents financial information through whatever forum is provided by our sponsor organizations, or through special assignment to a membership development function.
- Baccalaureate degree in a related field or a combination of education and experience that provides the necessary skills and knowledge to satisfactorily perform the essential job functions, required.
- Four years related work experience, some of which is in a supervisory capacity preferably in a financial institution, required.
- Requires strong sales and marketing ability to promote PENFED membership within the community.
- One year of experience managing a , medium cash branch preferred.
- "B" level Loan Officer Authority with PENFED or previous Loan Officer Authority preferred.
- Strong oral and written communication skills required.

### **Branch Operations Business Development Manager – Alexandria, VA**

- Assist Branch managers with the development of strategic branch related partnerships and affiliations to sell additional products and services
- Periodic travel to branch locations to help managers develop business contacts that will contribute to the productivity of branches and their annual goals.
- Acts as a liaison for assigned branches with local military installations or local businesses, in order to facilitate the opportunities of growth within the branch.
- Remains knowledgeable and assists in review and enhancement of PenFed products, procedures, and in areas impacting the credit union or the membership. This includes but is not limited to procedural, interdepartmental, company, base or military affairs, and industry information.
- Helps to coordinates business and sponsorship activities with automobile dealers, military, DoD Banking Liaison personnel, MWR, USO and other business and affiliate groups to enhance PenFed presence in assigned communities.
- Assists with development and coaching of managers to create strategic annual marketing and business plans for assigned branch locations

- Keeps informed of new ideas and developments through publications, membership in professional organizations and contacts with other financial institutions. Reviews competitive market practices and makes recommendations concerning adjustments to programs in related areas.
- Actively involved in the business development and integration of new segment groups to PenFed or groups which become part of the field of membership through merger or acquisition.
- Handles new business presentations, “sells” PenFed and “closes the deal”.
- Participates in the development of branch goals and standards
- Works to develop reporting metrics to report monthly business development growth and successes
- May be called upon to manage branches on an interim or temporary basis as needed
- Baccalaureate degree in a related field or a combination of education and experience that provides the necessary skill and knowledge of satisfactory perform the essential job functions.
- Must be able to travel overseas and CONUS to all assigned branches as needed
- Three years experience in business development at a management level
- Five years of management experience, preferably in a financial institution setting
- Strong oral and written communications skills required
- Excellent interpersonal skill are required
- Previous branch manager and loan officer experience with PenFed preferred.

### **Human Resources Manager – Eugene, OR**

- The incumbent manages the daily activities of the assigned regional staff and designs, plans, and implements various human resources programs, including training and development, staffing, compensation, benefits, employee relations, and health and safety programs. The incumbent assesses and anticipates human resources related needs and acts as employee champion and change agent. Communicates needs proactively to HR department leadership and business management to formulate partnerships and develop integrated solutions to deliver value added service to employees and management that reflect the business objectives of the organization.
- Provides day to day guidance to staff, managers and management for a variety of HR matters including, but, not limited to staffing, performance management, coaching, counseling, career development business unit restructures, workforce planning, succession planning and disciplinary actions.
- Manages and resolves complex employee relations issues. Conducts effective, thorough and objective investigations.
- Oversees training and development needs assessments. Designs and develops of a variety of training and development programs to meet these needs and to ensure continuous growth opportunities. Ensures that these programs align with business needs. Evaluates training and development outcomes and recommends changes and improvements.
- Oversees the administers the organizations welfare and retirement benefits programs including but not limited to annual benefits open season, flexible spending programs, disability, FMLA, 401(k), pension, transportation program, employee welfare and morale initiatives, workers compensation, executive benefits and wellness events and programs.

- May act as the organizations HIPAA Privacy Officer and performs the duties of an administrator of protected health information (PHI) in accordance with the terms of HIPAA, ensuring that PHI is not released to any unauthorized individuals and that all documents, forms, releases, e-mail notes and other written communications are maintained in a secure fashion as outlined by PenFed's HIPAA Privacy policy.
- Maintains regular communications with vendors in the design and development of new programs, the administration of existing programs and resolution of complex employee problems.
- Participates in the evaluation, selection and development of human resources processes and systems to maximize automation and efficiency opportunities for the organization
- Baccalaureate degree in a related field or a combination of education and experience that provides the necessary skills and knowledge to satisfactorily perform the essential job functions.
- Eight to ten years of progressively responsible work experience in a variety of human resources, organizational development and training disciplines.
- Working knowledge of multiple human resource disciplines including compensation practices, organizational diagnosis, employee and union relations, diversity, performance management, federal and state respective employment laws.
- PHR, SPHR or CEBS designation a preferred plus.
- Effectively envision, develop, and implement new strategies to address competitive, complex business issues.
- Maintains a flexible work schedule and must possess mobility, stamina and manual dexterity to work in a standard office setting and meet the demands of the position where the hours may be long and irregular.

### **Training & O/D Specialist – Eugene OR**

- Designs, develops and updates assigned training materials and automated training modules related to business objectives that include various instructional methods, techniques and multimedia.
- Monitors, evaluates and records training activities and programs effectiveness.
- Helps set up individualized training plans to enhance employees' present and future skills and for career development.
- May conduct new employee orientations and assists in the arrangement of on-the job training for employees.
- Leads program to assist employees with transitions due to technical changes as well as due to mergers and acquisitions.
- Maintains a professional environment in the classroom that is conducive to learning.
- Acts in supervisory capacity for branch and call center trainees, exercising authority for personnel matters, to refund fees, authorize backdating, and evaluate a member's creditworthiness for share products and overdraft protection.
- Follows up with managers to keep them aware of employee progress or problems and the development of needs assessments.
- Surveys PenFed's training needs, analyzes information obtained, submits recommendations and may make changes to online learning modules and/or classroom training programs.
- Participates in the establishment of relationships with vendors and acts as facilitator for available training sessions and materials.

- Maintains an in-depth knowledge of operating policies and procedures and PenFed products and services.
- Maintains records, reports and logs to conform to EEO regulations and company policy and procedures.
- Adheres to confidentiality of employee information.
- Participates in developing overall department goals, objectives, systems, and controlling costs.
- Periodically performs in positions for which others are trained in order to maintain current knowledge of techniques and duties required.
- Assists in the evaluation of reports, decisions and results of the HR department in relation to established goals.
- May provide input on HRIS projects to include research on delivered systems, design, development, data collection, testing requirements and recommendations for implementation.
- Identifies employees' needs through data collection, observation, employee feedback and discussions with managers and staff.
- Recommends new approaches, policies, and procedures to effect continual improvements in the efficiency of the training area in particular and for the HR department in general.
- Produces ad-hoc reports as required.
- Assists with community service events such as wellness events, sports activities, and blood drives.
- Assists with employee events such as picnics, holiday parties, award programs, recognition events, and ad hoc activities geared to promoting employee morale.

#### **Talent Acquisition Specialist – Alexandria, VA and Eugene OR**

- Serve as an expert in sourcing high quality talent for specialized positions.
- Implement recruiting and sourcing strategies that ensure each line-of-business has a talent network made up of best-in-industry resources, including passive talent.
- Quickly execute recruiting strategies for delivering top-quality talent and meeting hiring plans in a very timely and consistently successful fashion within our specialized surge environment.
- Must possess a high-level of expertise as a specialist in recruiting and have an extraordinarily high attention to detail, quality candidates, and have strong follow-up. A customer service focus is of the utmost importance.
- Assist in the development and implementation of comprehensive sourcing and recruiting strategies consistent with our company's recruiting brand to meet business objectives.
- Monitor and report on recruitment for all talent acquisition and achieve weekly and monthly goals and metrics.
- Prepare job postings, specifications for recruitment agencies, job descriptions and other materials in accordance with the organization's recruitment standards.
- Execute the recruitment strategy by identifying and sourcing the appropriate talent for open positions including phone screening, interviewing, offer development and negotiation, and closing/offer acceptance.
- Conduct employee orientation and introductory training to new employee for quick integration into the organization.
- Act as a strategic talent partner and talent advisor for the specific departments.
- Proactively seek out industry information and best practices to continue to improve processes.

- Ensures the maintenance of accurate and concise records and reports concerning all phases of the recruitment process, including EEO statistics.
- Partner with the talent acquisition team on hiring strategy and talent gap analysis.
- Attend job fairs to source talent candidates.
- Lead recruiting projects as assigned.
- This is not intended to be an all-inclusive list of job duties.
- Baccalaureate degree in a related field and experience that provides the necessary skills and knowledge to satisfactorily perform the essential job functions.
- Three years of experience in a high-volume recruiting/talent acquisition department.
- Two years demonstrated success in a competitive talent acquisition environment.
- Proven Leadership ability in influencing up, across and throughout the organization.
- Exceptional talent sourcing skills.
- Thrives in a fast paced high-quality recruiting environment with ever changing priorities.
- Ability to work occasional weekends to meet talent acquisition deadlines.
- Experience with an applicant tracking systems.
- High-volume, surge, adaptive outsourcing, and/or Call Center recruiting experience are highly desirable.
- Experience with PCs, Microsoft products and PeopleSoft personnel system desired.
- Excellent written and oral communication skills required.
- Excellent relationship management skills.
- Must be able to multi-task in a fast paced environment.
- Ability to interact with all levels of employees, from entry-level to senior management.

#### **Vice President, Treasurer – Alexandria, VA**

- Formulate and implement investment policies, including the establishment of risk parameters.
- Manage cash and investment portfolio.
- Develop processes and systems to determine, manage and report daily cash position.
- Forecast sources and uses of cash.
- Manage debt obligations, lender relationships and liquidity sources.
- Manage payment processing and fraud prevention functions.
- Ensure all treasury activities are in compliance with treasury policies, accounting guidelines, governance policies and internal controls. Seven to 10 years of experience in finance and treasury, with a minimum of 4 years as a treasury.
- Bachelor's degree in accounting, mathematics and/or economics. M.B.A. or other advanced degree in finance, economics, statistics or similar fields very desirable. CTP or CFA a plus. Knowledge of capital and currency markets, accounting, finance, FHLB and mortgage secondary markets. Excellent analytical, interpersonal, communication and presentation skills. Cultivate strong relationships throughout the organization to drive a strategy that resonates internally and externally. Become a key business partner across functions and business units.
- Update policy and procedures for Treasury function in compliance with regulatory, US GAAP and best practices.

- Develop current year and long term treasury function strategies to maintain safety and soundness. 10 years of well-rounded finance experience; a highly successful Treasury strategist with demonstrated success in proactively driving profitable growth. Proven ability to lead transformational change within an organization by improving processes and embracing innovative thinking.
- Experience working at senior levels in an organization together with the capability of communicating effectively at all levels. Demonstrated success in working collaboratively across lines of business and multi-functional team. Must be able to lead through influence; a hands-on, collaborative style is a must.
- Independence manifested by being a self-starter with a results-oriented approach; takes ownership and initiative; has the persistence and resourcefulness to work through obstacles; energetic and enthusiastic; strong bias to action.
- An exceptional understanding of mortgage and investments markets.
- An effective communicator with strong writing skills and the proven ability to collaborate across regions.
- Strategic leadership of sophisticated finance and treasury analytics to determine unmet needs and to engage the organization around those opportunities accordingly.
- An ability to understand changing market dynamics, translating them into actionable strategies to achieve company objectives.
- Savvy about mergers and acquisitions with best-in-class knowledge of portfolio management: a business leader with success in leveraging new ideas to grow the enterprise.

### **Senior Vice President, Card Services – Alexandria, VA**

- Portfolio/product-level forecasting, expense budgeting, and overall P&L management
- Develop and actively evolve a strategic Card Services roadmap to support organizational growth and financial goals. Identify strategic gaps and areas of opportunity to enhance portfolio economics, product mix/competitiveness, and/or the customer experience. Sponsor initiatives and projects that address these gaps, being an advocate for Card Services among cross-functional peers and leadership.
- Oversee the Card Services customer lifecycle management strategy, drawing from industry experience and best practices to ensure that PenFed is optimizing cardholder engagement at all critical stages (acquisition, loyalty, & retention)
- Seek and evaluate new business and investment opportunities that represent revenue potential for the Cards organization. Advise executive team in prioritizing opportunities to maximize ROI, drive growth, and/or close competitive gaps.
- Work closely with Finance to monitor and manage portfolio profitability as well as fine-tune forecasting /performance models to improve planning and decision-making capabilities
- Partner closely with Risk to identify gaps and opportunities within current suite of credit strategies to optimize risk/reward trade-offs
- 10-15+ years of consumer card experience at a major financial institution

- Strong understanding of the card payment ecosystem, card economics, competitive landscape and industry trends with a pulse on relevant compliance/regulatory issues
- Demonstrated ability to synthesize data/information, prioritize efforts, and drive results with a strong sense of urgency and decisiveness
- Commitment to being customer focused. Strong record of achievement in applying a customer mindset to shape solutions and approaches.
- Ability to maintain flexibility, stamina and resilience in the presence of setbacks and/or changing priorities
- Strong relationship management skills with proven ability to deepen relationships and build partnerships among peers, internal partners/leaders and external stakeholders
- Strong written and verbal communication skills
- Strategic, critical thinker and pragmatic problem-solver
- Strong analytical skills
- Bachelor's degree required, MBA strongly preferred.

### **Manager, Electronic Funds Transfer – Omaha, NE**

- Manages the activities of the Electronic Funds Transfer, providing technical guidance to employees, establishing priorities, providing oversight for complex problems for members and staff and assigning job duties, ensuring that section goals and standards are met daily.
- Assesses department operational needs; develops and recommends system enhancements to Management.
- Recommends, coordinates and implements system and procedural changes relating to Direct Deposit and Wire Transfer.
- Develops, recommends and implements goals, standards, policies and procedures for the assigned staff.
- Performs personnel-related duties such as staffing, performance evaluations, training, counseling and disciplinary actions.
- Review contracts and negotiate with vendors for better pricing.
- Remains current on all changes to regulations and the systems, ensuring the timely implementation of all revisions.
- Acts as liaison outside companies for the most complex problems and inquiries.
- Ensures that appropriate audit trails are developed and maintained.
- Remains current on PenFed organizational changes and new products, familiarizing section employees as appropriate.
- Baccalaureate degree in related field or a combination of education and experience that provides the necessary skills and knowledge to satisfactorily perform the essential job functions.
- At least two to four years progressively responsible related work experience, one of which is in a supervisory capacity, required.
- Strong oral and written communication skills required
- Strong analytical skills required



## **Research Assistant – Papillion, NE**

- Responds to all assigned correspondence, adhering to standards, policies and procedures.
- Processes file maintenance in accordance with policies and procedures.
- Processes monetary transactions on member's accounts and prepares summary.
- Obtains duplicate statements, coupon books, transaction vouchers check orders, check copies, and other forms and brochures for the member.
- Conducts mail runs throughout the service center, routing documents and faxes to the correct department.
- Reviews accounts on various reports and processes any adjustments as necessary.
- Reverses fees as appropriate.
- Suggests changes in forms and form letters to the Supervisor.
- Performs the function of Receptionist as needed, answering incoming calls, greeting guests and providing support needed for front desk functions.
- Performs the function of Document Control Clerk as needed, reviewing loan documents received from the member and coding them into the system. Sends follow-up letters to the member when documents are incomplete.
- Performs the function of Member Records Processor as needed, sorting and scanning service center documents.
- Cross-trains and assists in other positions/functions as required.
- High School diploma or a combination of education and experience that provides the necessary skills and knowledge to satisfactorily perform the essential job functions.
- One year related work experience.
- Good oral and written communication skills required.
- Knowledge of PENFED loan and share processing preferred.

## **Information Technology:**

### **Senior Information Security Engineer - Chantilly, VA**

- Under the direction from the Vice President Technical Services & IT Security, the position is responsible for analyzing complex application, network, and management systems, and for planning, designing, evaluating, selecting cyber security systems and suites. The candidate provides sound leadership in the development of technical recommendations and solutions, leading troubleshooting and projects, and mentoring technical personnel.
- The Senior Information Security Engineer is to assist in establishing a best in class security architecture and operations capability suggesting hardware, software, and developing policies and procedures for the entire corporate network. This is a hands-on position involving collaborative interaction working directly within the Network Security Operations & Engineering team and the larger IT organization.
- Significant experience in technical system's security baseline definition, deployment and certification.
- Experience in developing, deploying and managing critical security architecture solutions such as IDS\IPS, Proxies, DLP, and Host security solutions.

- Demonstrated ability to establish a malware/APT analysis capabilities recommending state-of-the-art hardware and software tools to combat the growing malware threat
- Experience with reverse engineering tools such as IDA Pro, OllyDbg or other similar toolsets
- Experience in Computer Security Incident Handling
- Computer Forensics using EnCase Forensics and EnCase Enterprise or other similar toolsets
- Hands on usage of network analysis tools such as Wireshark (Ethereal) and tcpdump
- In-depth understanding of operating system kernels, advanced protection mechanisms, device drivers, and/or compilers
- Familiar with Windows scripting, PERL, C, C++, Intel x86 assembler and/or Java programming skills
- Developing content for a complex and growing ArcSight infrastructure. This includes use cases for real time Alerts, Dashboards, Active Channels, Reports, Rules, Filters, Trends, and Active Lists
- Provide optimization of data flow using aggregation, filters, etc. Develop custom Flex Connectors as required to meet use case objectives.
- Participate in the operation of ArcSight Security Information and Event Management systems to include ArcSight ESM, database, Connector appliances/Smart Connectors, Logger appliances, Windows servers, network devices and backups
- Evaluate, configure, deploy and operate malware/APT detection tools FireEye/Advanced Threat Defense.
- Manages solutions development efforts and provides leadership to IT engineers to support PenFed requirements.
- Candidate provides expert-level analysis of alternatives, design and implementation plans and recommendations supported by strong research skills and provided through strong communication skills.
- Participates in decision making regarding priorities and provides information on feasibility of prospective projects.
- Plans schedule and establishes daily or weekly activities necessary to meet project timetable.
- Stays abreast of latest industry developments in the information security area.
- Candidate serves as project manager for complex information security projects.
- Trains and provides guidance to less experienced staff.
- Represents the organization's technical security interests in all matters: with partners, suppliers, industry associations, and government entities to ensure the bi-directional flow of technical information and best practices in the area of information security.
- The candidate works closely with other departments to ensure that information security requirements are met.
- The candidate has rotational weekly on-call responsibilities for third tier support of the Computer Network & Security Center (CNSC).
- Bachelor's degree in Computer Science or related field or a combination of education and experience that provides the necessary skills and knowledge to satisfactorily perform the essential job functions.
- Ten or more years of progressively responsible network systems engineering experience required.
- Five (5) years of Arcsight engineering experience and recent FireEye/Advanced Threat Defense experience required.
- Experience in the management of security control capabilities within large, complex commercial architectures required.

- One or more security-specific certifications (CISSP, CISA, etc.). In-depth knowledge of IBM mainframe operating systems and security architecture is desirable.
- Ability to work “off hours” to implement solutions in order to limit impact/exposure to customers.

### **Executive Vice President, Chief Information Officer – Chantilly VA**

- The incumbent, under the general direction of the Chief Executive Officer, plans and manages central information technology services, including voice and data telecommunications, application development and technical computing functions to meet the dual goals of cost reduction and member service improvement. As a member of the Executive Team participates in all business strategy discussions and decisions with emphasis on the application of technology to business problems and opportunities.
- Aligns the credit union’s technology infrastructure with the business strategy and goals. Recommends changes in business processes and plans to maximize the leverage of technology as a competitive advantage.
- Identifies long-term corporate-wide information needs and develops overall strategy for information systems development, hardware acquisition and integration including mainframe, mini, and micro computing applications. Acts as highest level interface with non-technical user functions in determining overall information systems approach.
- Coordinates with business unit managers to identify the most productive applications of technology and prepares the corporate technology plan, within the business planning process, to reflect these business needs over the planning period.
- Identifies and evaluates new technologies that may be applicable to the business units. Establishes standards and policies for acquisition, development, maintenance, use and protection of information and systems in the company.
- In conjunction with business unit managers and Supervisory Committee/Internal Audit function, the Chief Information Officer monitors industry and regulatory changes and trends to ensure full compliance. Implements and manages systems and procedures to protect the credit union’s information assets from disclosure and loss.
- The Chief Information Officer presents new technologies and their implications to Pentagon Federal Credit Union to senior management, the Board of Directors and the business units.
- Dispenses advice, guidance, direction, and authorization to carry out major plans and procedures, consistent with established policies and Board approval.
- Reviews operating results of the IT division, compares them to established objectives, and takes action to ensure that appropriate measures are taken to correct unsatisfactory results.
- Evaluates performance of subordinate executives for compliance with established policies and objectives of company and contributions in attaining objectives.
- This is not intended to be an all-inclusive list of job duties.

### **Information Security Analyst II – Chantilly, VA**

- Install, configure, implement, maintain, administer and troubleshoot enterprise–level security systems including (but not limited to):

Secure data transfer systems

Authentication software (2 factor authentication)

Encryption systems, digital certificates, SSL certificates, etc.

Privileged Access Management & Control systems, password vaults

Identity management systems

- Control access to numerous PenFed systems utilizing access control software including:

Active Directory / LDAP open systems access controls

Mainframe Access controls – RACF & VM/LDAP

Application level access controls

- Manage web filtering applications to restrict and allow access to internet sites based on PenFed policies.
- Perform configuration and administration functions for local and enterprise level secure data transfer processes.
- Support the Vulnerability Management program by responding to and remediating identified vulnerabilities in security software or on IT Security owned servers and applications.
- Create reports from various IT Security systems for the purpose of monitoring critical activities and providing security metrics to IT Security management.
- Participates in security analysis and review as part of the Life Cycle management of IT projects, and in particular, security risk analysis.
- Participates in assessment of compliance with security regulations such as PCI, GLBA, FFIEC. Coordinate external assessment teams to complete audit and security assessments. Respond to requests for information in support of internal and external audits and examinations.
- Evaluates industry best practices relative to PenFed security requirements.
- Recommends software tools and/or other solutions for technical challenges involving IT Security processes.
- Significant experience with Microsoft Active Directory and Windows permissions as it pertains to controlling access to PenFed resources.
- Significant experience with RACF administration. Significant experience with z/OS TSO, JCL, ISPF text editor as required for extracting and analyzing mainframe security information and producing mainframe reporting.
- Understanding of SMF data as it pertains to RACF events.
- Strong understanding of TCP/IP and LAN network topography.
- Strong troubleshooting skills
- Strong project lead skills
- Strong knowledge of IIS & FTP services. Apache experience helpful.
- Strong knowledge of cryptographic best practices in the management of PKI infrastructure and public Certificate Authority SSL certificates.
- Excellent oral and written communication skills, including technical writing.
- SharePoint security administration

- General knowledge of zSecure applications
- Familiarity with SQL security practices
- Bachelor's degree; 10 years experience in Information Technology; 3 years experience in IT Security – or a combination of education and experience which meet the requisite skill level.
- Professional security certifications such as Security +, CISSP, CISM, GIAC.
- Ability to function independently, with minimal supervision.
- Must accommodate after hours incident response and rotational on-call support.
- Ability to physically operate and occasionally move computer equipment.
- Requires ability to work “off hours” to implement solutions in order to limit impact/exposure to customers.

### **Information Security Engineer – Chantilly, VA**

- Significant experience in developing and deploying critical security architecture solutions such as IDS\IPS, Proxies, DLP, and Host security solutions.
- Demonstrated ability to establish a malware analysis capabilities recommending state-of-the-art hardware and software tools to combat the growing malware threat
- Hands-on experience with reverse engineering tools such as IDA Pro, OllyDbg or other similar toolsets
- Ability to reverse engineer undocumented binary software
- Detailed understanding of how various attacks work at the memory and register level
- Experience in Computer Security Incident Handling
- Computer Forensics using EnCase Forensics and EnCase Enterprise or other similar toolsets
- Hands on usage of network analysis tools such as Wireshark (Ethereal) and tcpdump
- In-depth understanding of operating system kernels, advanced protection mechanisms, device drivers, and/or compilers
- Leads organization's Vulnerability Management Program efforts
- Experience with vulnerability analysis
- Experience with cryptographic systems
- Experience working in virtualized environments
- Experience with binary obfuscation techniques such as packers
- Manages solutions development efforts and provides leadership to IT engineers to support PenFed requirements.
- Candidate provides expert-level analysis of alternatives, design and implementation plans and recommendations supported by strong research skills and provided through strong communication skills.
- Participates in decision making regarding priorities and provides information on feasibility of prospective projects.
- Prepares and periodically updates information security policies, architectures, standards, and/or other technical requirement documents.
- Plans schedule and establishes daily or weekly activities necessary to meet project timetable.
- Candidate stays abreast of latest industry developments in the information security area.
- Candidate serves as project manager for complex information security projects.
- Trains and provides guidance to less experienced staff.

- Represents the organization’s technical security interests in all matters: with partners, suppliers, industry associations, and government entities to ensure the bi-directional flow of technical information and best practices in the area of information security.
- The candidate works closely with other departments to ensure that information security requirements are met.
- The candidate has rotational weekly on-call responsibilities for third level support of the Security Operations Center (SOC).
- 7+ years of hands-on incident response, forensics and malware reverse engineering experience
- Candidate has a bachelor's degree (in Computer Science or related field) or equivalent, and 10+ years of related (progressively responsible network systems engineering) experience. They should be experienced in the management of security control capabilities within large, complex commercial architectures. Candidate maintains one or more security-specific certifications (CISSP, CISA, etc.).
- Requires ability to work “off hours” to implement solutions in order to limit impact/exposure to customers.
- Requires occasional traveling to corporate locations and being “on-call” on a rotational basis.

### **Information Security Analyst I – Chantilly, VA**

- Controls access to numerous PenFed systems utilizing access control software including:
  - Active Directory / LDAP open systems access controls
  - Mainframe Access controls – RACF & VM/LDAP
  - Application level access controls
  - External 3<sup>rd</sup> party systems
- Performs basic administration for enterprise–level security systems including (but not limited to):
  - Secure data transfer systems
  - Authentication software (2 factor authentication)
  - Encryption systems, digital certificates, SSL certificates, etc.
  - Privileged Access Management & Control systems, password vaults
  - Identity management systems
- Works closely with business and IT users to troubleshoot and resolve access issues.
- Troubleshoots basic technical issues with IT Security software tools.
- Work with IT project leads and PenFed business users to assist in establishing new procedures for managing access to PenFed systems as needed.
- Setup secure data transfers per established procedures. Participate in procedure modifications as needed with IT Security Analyst II’s.
- Review reports from various IT Security systems for the purpose of monitoring critical activities and responding to inappropriate or suspicious activities.
- Supports audit activities by fulfilling documentation requests.
- Assists with the Access Recertification process by providing access information for users.
- Maintains documentation for IT Security practices and procedures.

- Keeps abreast of current IT Security best practices. Provides input for improvements to IT Security practices.
- Strong knowledge of PenFed systems in use by business users.
- Excellent customer service skills.
- Experience with Microsoft Active Directory and Windows permissions as it pertains to controlling access to PenFed resources.
- Experience with RACF administration. Experience with z/OS TSO, JCL, ISPF text editor as required for executing and analyzing mainframe access administration processes.
- Strong troubleshooting skills
- Excellent oral and written communication skills, including technical writing.
- Good understanding of TCP/IP and LAN network topography.
- Ability to function independently and as a team member.
- SharePoint security administration
- Familiarity with SQL security practices
- Bachelor's degree; 5 years experience in Information Technology; 2 years experience in system administration – or a combination of education and experience which meet the requisite skill level.
- Professional security certifications such as Security +, CISSP, CISM, GIAC – or the ability to apply equivalent knowledge and skills.
- Must accommodate after hours incident response and rotational on-call support.

## **Finance:**

### **Mortgage Valuation Analyst – Alexandria, VA**

- Under the supervision of the Director, Asset/Liability Manager, the incumbent produces mortgage loan interest rate risk, hedging, and income forecasting information for the mortgage pipeline, portfolio whole loans and mortgage servicing rights portfolios using the QRM Framework and/or other sophisticated valuation software. The incumbent models, assesses, and tracks mortgage loan and MSR portfolio risk from all applicable dimensions. Relies on experience and judgment to communicate salient risk factors and portfolio performance to senior management.
- Prepares accurate and timely mortgage loan and mortgage servicing rights (MSR) valuations, hedging, and income forecasting measurements, projections, and risk statistics using sophisticated valuation software.
- Participates in the development of reports and analyses that focus management's attention on the most significant elements of the mortgage pipeline (closed loans and rate locks), hedging strategies and vehicles, and changes in the market value of the mortgage servicing rights portfolio; analyzes corporate income and hedge performance against objectives and limits.
- Participates in the data and assumption loading, reconciliation, and validation processes in QRM or other models used in support of the interest rate risk and income forecasting functions of the credit union.
- Uses analytical tracking methods to benchmark and validate model assumptions and output including market prices, mortgage prepayment modeling, fallout, volatility modeling, forecasted product rate and volume mix, and MSR discount rate and revenue/cost functions.

- Develops sophisticated analytical methods for the purpose of analyzing such elements as new product pricing and risk relationships, vintage/cohort product performance, mortgage loan purchase/sale opportunities, and the impact from other regulatory/compliance policy changes. Helps formulate product strategy recommendations for Senior Management and the Board of Directors.
- Leads departmental projects as requested by management. Coordinates with senior management, middle managers and supervisors in all functional areas of the credit union in the accomplishment of assigned duties. Interacts with internal and external Auditors and Examiners.
- Delivers oral and/or written briefings and reports to department managers, Senior Management, the Asset Liability Management Committee, the Financial Management Committee, and/or the Board of Directors related to the interest rate risk, hedging, and income forecasting results of the credit union's mortgage-related assets.
- Maintains a broad knowledge of the US residential mortgage market including mortgage-backed securities and other fixed income instruments, GSE loan purchase and secondary marketing activities, interest rate derivatives (e.g. swaps, caps, etc.), option pricing theory, mortgage prepayment modeling and interest rate risk measurement concepts such as duration, convexity, vega, basis risk, etc.
- Five to seven years work experience in a financial institution using sophisticated asset/liability management, valuation, or derivative pricing models that forecast uncertain cash flows for risk measurement. QRM Balance Sheet Management, Mortgage Banking, or Mortgage Servicing system experience preferred.
- Advanced degree in finance, economics, mathematics, or another quantitative discipline and experience that provides the necessary skills and knowledge to satisfactorily perform the essential job functions. MBA/CFA professional certification preferred.
- Proven project management skills.
- Ability to manage multiple projects simultaneously and implement rapid changes in project direction.
- Excellent interpersonal, oral and written communication, and organizational skills required
- Ability to condense highly technical subject matter into clear and effective communications to senior management.

### **Business Development/Marketing:**

#### **Executive Vice President, Member Experience - Alexandria, VA**

- The Executive Vice President, Member Experience is a newly created position as part of PenFed's nine person Executive Team. The charter of the new division is to take a comprehensive and dynamic view of PenFed's member interfaces and work with stakeholders across the company to deliver superior member service and drive growth.
- The successful candidate will be responsible for building a new department including hiring a Chief Marketing Officer, a Chief Technology Officer and business/data analysts to achieve corporate growth objectives. This group will work to define and champion scientific processes/methodologies that PenFed will use to track, oversee and optimize all member interactions efficiently to manage the customer "life cycle" in order to foster customer loyalty through high-quality interactions at each touch point.



- This is an exciting yet challenging opportunity for a seasoned executive with the ability to assemble and manage a high energy, laser-focused, high performing team yet integrate it seamlessly within PenFed's business and cultural fabric.
- The successful candidate must have a proven track record in a national retail environment with demonstrated experience in online/digital marketing. PenFed is a national consumer financial institution with over 90% of business growth occurring online.

**Goals:**

- Engage PenFed in managing member relationships, member service, revenue and profit.
- Create a persistent focus on the member in everything PenFed does.
- Build a world class, cost efficient marketing and sales machine
- Support business unit leaders in their roles in helping to transform PenFed from current service levels to becoming a world class member-facing organization.
- Lead the company in member-facing technology innovation.

**Key Deliverables:**

**1. Establish metrics for defining our relationship with members:** Align finance, operations, marketing.

- Metrics to manage members as an asset.
- Voice of the Member competency development.
- Real-time issue trending and tracking (such as complaints).
- Corraling all surveys and uniting a company-wide approach.
- Optimizing for "listening" pipe opportunities, web, social media, field, etc.
- Create a united platform for understanding and taking action.

**2. Influence cross-company agreement on how to deliver greatest value to members: Marketing, finance and sales.**

- Define what members value – how to determine the differentiating experience to be delivered.
- Determine what members to invest in.
- Decide where to make investment decisions, that is, the highest-impact contacts and efforts.
- Create a common language set and definitions for the member experience.

**3. Drive accountability through cross-company data and metrics.**

- Establish and implement research to understand member buying propensities, loyalty and return on investment (ROI).
- Work with leaders to identify baseline metrics for tracking interaction with members.
- Drive tracking and reporting to get to reliability in key interactions.
- Lead the accountability forums – when to meet with whom to drive accountability.

- Work with leaders on marketing and sales strategies and recommendations for driving the business forward.

#### **4. Design a common approach and process for driving a sales culture.**

- Create a coherent and identifiable brand.
- Develop a rational and cost effective marketing and sales strategy.
- Champion a discipline of process change and service excellence.

#### **General Functions and Outcomes:**

- Obtain an in-depth understanding of member wants and needs and current pain points; then find ways to improve those interactions.
- Assist the organization with the integrating member-centric design methods into its work.
- Ensure member experiences are designed to be useful, easy and enjoyable.
- Lead or contribute to high-impact projects that are designed to improve a member's experience across all channels.
- Engage other employees, partners, and members in co-creating the experience from a member point-of-view.
- Effectively communicate concepts, design rationale and findings to the organization.
- Partner with key business units to improve processes that define member touch points.

#### **Professional Qualifications:**

- The Executive Vice President, Member Experience will have at minimum a Bachelor's degree (Master's preferred) in business, marketing or data analytics and 15-20 years professional experience in a high performing retail, online, consumer environment.
- (S)he will be a dynamic, articulate visionary who can motivate people to achieve through teamwork and work across all levels of the organization. Teamwork is highly valued at PenFed and is a key driver to our success.
- Strong consumer focus.
- Excellent judgment, problem solving, creativity, flexibility, analytical, communication and presentation skills.
- Demonstrated understanding of customer insights and ensuring that they are disseminated, deeply understood, and used as the basis for development of new products and services.
- Ability to identify issues, opportunities, and effective solutions and collaborate with other departments to improve processes and/or results.
- Ability to anticipate future trends accurately while maintaining broad knowledge and perspective on projects.
- Familiarity with consumer process flows and research.
- Demonstrated ability to apply quantitative and qualitative research methods to business situations.
- Ability to translate strategy into tactical execution through clear objectives, prioritization and assignment of responsibilities.

## **Manager, Government Relations/Business Development – Alexandria, VA**

- Manages existing business relationships, identifies incremental strategic growth and revenue opportunities, manages client relationship quality, develops and implements strategic plans.
- Serves as the “voice” of the PenFed brand and ensures that clients align with the member-focused value that is key to our business success.
- Develops portfolio penetration plans and implements them to meet sales objectives.
- Works collaboratively with various internal and external functions (i.e. marketing, operations, IT, etc.) to ensure clarity and goal alignment.
- Develops and presents client-facing and internal reports outlining current business status and growth strategies on a monthly, quarterly and yearly basis.
- Establishes regular meetings with clients (in-person and via phone) as necessary to manage various projects, review product performance, member engagement, etc.
- Align appropriate internal resources to manage account reviews and planning sessions in advance of key client updates.
- Lobbying experience, especially in the financial area would be considered a plus, as would regulatory or legislative drafting experience
- Bachelors degree required; advanced degree preferred (J.D., M.B.A., M.A.)
- Seasoned and energetic government relations professional with experience in working at high levels in state or federal government. Must be comfortable working with senior executive or legislative branch officials and senior staff with a track record of success.
- Proven success in increasing existing client revenue.
- Strong verbal and written communication; exceptional client interaction skills.
- Strong ability to create presentations and proposals that reflect the needs of the client.
- Setting and managing realistic client expectations throughout the client relationship lifecycle.
- Exceptional thoroughness, attention to detail and follow-through.
- Experience in managing strategic account planning and management programs.
- High energy, entrepreneurial and self-motivated.
- Willingness to travel.
- Experience in conducting research, analysis, and writing on a wide range of political and policy and/or regulatory matters;

### **Credit and Collections:**

#### **Delinquency Control Specialist – Alexandria, VA, Eugene, OR and Omaha, NE Delinquency Control Specialist (PT) - Guam**

- Reviews delinquent accounts to determine actions to be taken and initiates appropriate follow-up activity, maintaining on-line chronological records of all facts, information developed and actions taken.
- Determines reason for delinquency and establishes an equitable payment arrangement enlisting the cooperation of the member, tracking member’s compliance to revised payment schedule.
- Counsels and assists members in the reduction and elimination of delinquent loan accounts.
- Provides in-depth productive and remedial financial counseling as needed.

- Analyzes information in the member's record, decides what action will be taken and selects a method for effecting that action.
- Contacts third parties such as relatives of the delinquent member, employers, personnel officers, creditors, or credit bureaus for the purpose of determining whereabouts of the member. Performs skip tracing activities as necessary.
- Prepares extension agreements and legal documents for refinancing of delinquent loans after receiving appropriate approval.
- Takes appropriate action to repossess vehicles with authorization of Unit Supervisor, following proper notification procedures.
- Assists with maintaining PenFed's compliance with all applicable federal, state and local laws, regulations and ordinances by abiding by PenFed compliance program and all policies, procedures, rules and regulations.
- Maintains records of all daily activities and reports to the Unit Supervisor.
- Processes writs of attachments on members' funds of deposit.
- Assists supervisor with completing DCC branch closing duties.
- Associates degree or a combination of education and experience that provides the necessary skills and knowledge to satisfactorily perform the essential job functions.
- One to two years' work experience as a collector desired, preferably at a financial institution.
- Understanding of preventative, productive and remedial financial counseling, required.
- Strong oral and written communications skills required.
- Availability to work overtime periodically.

### **Supervisor, Bilingual Collections – Alexandria, VA and Omaha, NE**

- Supervises daily operation of a collection unit within Delinquency Control, ensuring counselors' compliance with PENFED policies and procedures and all applicable government regulations.
- Works with staff and Manager to develop collection materials in Spanish.
- Performs collection activity on accounts subordinates have difficulty collecting.
- Reviews units' collection activity, identifying trends and assessing unit effectiveness.
- Performs duties related to staff development such as performance evaluation and training.
- Compiles data for the Manager for use in management reports and presentations.
- Assists in the monthly identification of loans to be charged off.
- Reviews written analysis of large charge-off balances to ensure clarity and completeness for Executive Management.
- Collects and analyzes data on accounts, reporting trends and profiles to the Manager, Delinquency.
- Appears as witness on behalf of the credit union on legal matters involving collections.
- Coordinates repossession of collateral with Recovery Supervisor and works with Collateral control and Puerto Rico's DMV to obtain auto titles.
- Reviews Federal, State and local regulations pertaining to debt collection, ensuring unit compliance, with a particular emphasis on Puerto Rican laws and regulations.
- Acts as liaison between PENFED and vendors. Is the primary point of contact with vendors who impact Spanish speaking members including attorneys, repossession agents, and collection agencies. Works closely with attorneys in Puerto Rico and Panama, specifically.

- Works closely with other departments including Office of General Counsel, Compliance, Financial Security, and Real Estate on risk related projects, especially those concerning Spanish speaking members.
- Assists with maintaining PenFed's compliance with all applicable federal, state and local laws, regulations and ordinances by abiding by PenFed compliance program and all policies, procedures, rules and regulations.
- Works with the Real-Estate Collections Manager on collections, foreclosure, and resale.
- Interviews employee candidates and makes recommendation to management on each applicant.
- Strong oral and written communication skills required, including fluency in Spanish and English.
- Associates Degree or a combination of education and experience that provides the necessary skills and knowledge to satisfactorily perform the essential job functions.
- Three years' debt collection experience required.
- Knowledge of Federal, State and local regulations concerning debt collection regulations required.
- Familiarity with bankruptcy and collateral liquidation policy and procedures required.
- Supervisory or team lead experience required.

### **Senior Delinquency Control Counselor - Fort Hood, TX and Eugene, OR**

- Initiates appropriate follow-up activity on delinquent accounts and maintains on-line chronological records of all facts, information developed and actions taken.
- Determines reason for delinquency and establishes an equitable payment arrangement enlisting the cooperation of the member, tracking member's compliance to revised payment schedule.
- Counsels and assists members in the reduction and elimination of delinquent loan accounts.
- Recommends accounts for charge off to the DCC Unit Supervisor and prepares the letter to the VP, DCC and Credit Cards.
- Provides in depth productive and remedial financial counseling as needed.
- Analyzes information in the member's record, decides what action will be taken and selects a method for effecting that action.
- Contacts third parties such as relatives of the delinquent member, employers, personnel officers, creditors, or credit bureaus for the purpose of determining whereabouts of the member.
- Prepares extension agreements and loan applications for refinancing or consolidating delinquent loans when approved by management or the Real Estate department.
- Provides assistance and guidance to less experienced counselors, to include review of work, guidance of collection techniques and advice on options to pursue collection. Serves as a mentor to less experienced staff.
- Assists in analyzing work productivity of subordinates.
- Recommends accounts for charge off to the DCC Unit Supervisor.
- Takes appropriate action to repossess vehicles with authorization of Unit Supervisor, following proper notification procedures.
- Maintains records of all daily activities and reports to the Unit Supervisor.
- Processes writs of attachments on members' funds of deposit.
- Assists supervisor with completing DCC branch closing duties.
- Associates degree or a combination of education and experience that provides the necessary skills and knowledge to satisfactorily perform the essential job functions.

- Two years' work experience as a collector, a portion of which is with PENFED, required.
- In depth knowledge of preventative, productive and remedial financial counseling, required.
- Strong oral and written communications skills required.

### **Mortgage Services:**

#### **Mortgage Loan Processor – Alexandria, VA and Papillion, NE**

- The incumbent reviews all information supplied on residential mortgage loan applications with members. Submits the loan through the Desktop Underwriter system and satisfies conditions required by the automated loan origination system. Calculates debt-to-income and loan-to-value ratios. Assembles a completely documented file for submission to underwriting within established timeframes.
- Requires an Associate's degree or combination of education and experience that provides the necessary skills and knowledge to satisfactorily perform the essential job functions.
- Three years' work experience required, preferably with one year related work experience in residential mortgage lending or 1st Trust Mortgage or Home Equity processing/closing.
- Good analytical and math skills required.

#### **Secondary Marketing Manager – Alexandria, VA**

- Assure compliance with all regulations/ policies; maintain safe and sound banking/treasury practices.
- Generate new leads including mortgage purchasers and sellers. Act as a liaison to investors and maintain favorable relationships.
- Negotiate and manage all aspects of investor, broker-dealer and hedge advisor relationships and manage master commitments.
- Manage Agency Loan Commitments and Delivery including checklist maintenance, operational communication, and assist the Loan Dept. in the investor reporting maintenance.
- Coordinate with brokers and investors on all trade settlements and communicate execution with all pertinent PenFed departments.
- Manage all incoming and outgoing written and electronic correspondence with investors and brokers as part of the investor due diligence processes.
- Develop and maintain documentation and reconciliation of all loan sale cash proceeds from investors, and identify and resolve discrepancies as needed.
- Research and recommend to Treasurer and CFO strategic and tactical changes in secondary mortgage department functions to improve safety & soundness, performance and execution of loan sales.
- With Treasurer and CFO, oversee and manage mortgage department liquidity including velocity of sale and funding of loans, identification of alternative funding sources and modeling of future liquidity status, from the mortgage loan perspective.

- With Treasurer, develop and produce weekly and monthly mortgage department financial performance reports including key performance, funding and loan sale reports. Also, quarterly and annual budgeting.
- Coordinate with Mortgage Dept. to develop, manage and report loan origination activity and monitor loan underwriting standards.
- 5+ years of Secondary Marketing and mortgage experience, including pricing/modeling.
- 3+ years of Manager/Lead experience in Secondary Marketing and executing sales.
- Proficient in Microsoft suite of product; Outlook, Word, Excel, PowerPoint etc.
- Ability to work in a fast paced fluid environment with excellent communication skills.
- High level of integrity and confidentiality required.
- College degree- Finance related, CFA preferred

### **Manager, Construction Loan Administration – Alexandria, VA, Eugene, OR and Omaha, NE**

- Manage the residential construction lending process and oversee residential construction projects nationally
- Subject matter expert and liaison for construction projects, cost-to-build, materials, lien laws, legal, compliance, risk, inspection/draw requirements and technology
- Attract, build and lead a team of motivated, skilled, professionals who will be responsible for overseeing contractor and project approvals, draw requests, inspections, title date down reports, budget review, reporting, project completion and conversion to final permanent loan for servicing
- Provide leadership, process and subject matter expertise to the selection and implementation of the new construction servicing vendor and loan technology platform including risk, legal, compliance and technology personnel regarding any issues or business requirements
- Manage staff for results by communicating expectations and goals, establishing controls and meeting objectives. Provide coaching and counseling to staff on an ongoing basis
- Support Sales and Marketing to meet production and growth goals
- Vendor management for construction loan management company
- Build a strong rapport and provide support to sales and operations partners for origination, processing, underwriting and closing of construction loans
- Develop and manage relationships with key external vendors to include technology providers, construction/supplier vendors, attorneys, inspectors and builders
- Build operational components with expansion capacity to support PenFed's growth strategies
- Develop and maintain a credible business continuity plan
- Conduct industry-standard Business Self-Assessment at least annually to monitor the adequacy and effectiveness of the key controls related specifically to residential construction lending
- Develop and maintain policies and procedures for construction lending, as well as provide expert advice to management as to adherence to best practices
- Develop and implement strong reporting and analytics for governance around process quality, performance feedback, and workflow management including vendor due diligence
- Manage reports for project status and member service
- Manage projects with past due accounts in conjunction with DCC and Servicing to make decisions to suspend construction and consideration of default actions

- Support enterprise-wide initiatives to enhance risk management processes as national retail construction lending is integrated into existing auditing protocols
- Monitor the adequacy and effectiveness of the key controls and service levels for construction lending.
- Expert and liaison for construction disbursements
- Approves draw requests and wire transfers
- Provide support to business partners, internal audit and servicing
- Manage customer service calls from Contractors, Borrowers and Loan Officers
- Monitor construction progress of all projects
- Support Credit Administration functions as required
- Manage process of exceptions to contractor/project approval and work in partnership with Management and Lending Services
- Working with the Mortgage Training staff, develop and manage construction lending training for Loan Origination staff
- Manage process of final inspections, title updates, flood tracking, budget review and project completion Bachelor of Science or Bachelor of Arts or equivalent work experience required
- Minimum 7 years construction loan experience including administration of disbursement procedures, appraisal and credit analysis, workout/restructuring construction project management
- Minimum 10 years residential mortgage lending, residential origination rules and regulations
- Minimum 5 years managing staff of at least five associates
- Must have a strong knowledge of construction project management and state specific lien law
- Knowledge of all legal and regulatory aspects of mortgage and construction operations
- Knowledge of sales and fulfillment operations
- Ability to make sound business decisions with minimal supervision
- Ability to make recommendations to senior management concerning contractor/project exceptions, and work with servicing group to structure loan for final servicing
- Understanding of loan products and credit policy related to the construction-to-permanent loan program
- High level of proficiency in employee growth, mentoring and training
- Maintain the highest standards and results in regulatory compliance
- Ability to manage and set multiple priorities
- Ability to analyze and resolve problems
- Business development and customer service skills
- Strong organizational skills
- Excellent written and verbal communications skills
- Experience in boarding and managing the servicing of construction loan projects and 3<sup>rd</sup> party relationships
- Experience in developing construction documentation
- Experience conducting construction conversions and managing external settlement agents/attorneys engaged in loan conversions on behalf of the lender
- Demonstrated experience in construction project underwriting and loan documentation fundamentals
- Demonstrated expertise in process evaluation, process development and process monitoring techniques
- Working knowledge of construction inspection processes and fundamentals



- Demonstrated supervisory and management skills including performance management, skills assessment and development, and resource planning
- Proven ability to interface with all levels of operations and management to deliver timely and clear communications in both directions. Ability to create trust and transparency in interdepartmental communications
- Preferred – Experience in development and/or production of key external and internal reports related to loan portfolio (e.g. specific construction risk types, geographic/builder concentrations, etc.)
- Preferred – Knowledge of national state specific lien laws, real estate, title, survey and mortgage documents.

### **Residential Mortgage Closing Manager-Alexandria, VA, Eugene, OR and Omaha, NE**

- Manage production to insure disclosures are accurate, produced and delivered within stated compliance timelines.
- Manage all aspects of closing services, including document vendor for preparation of documents, scheduling/meeting scheduled closings, interactions with settlement agents and quality and audit processes associated with closing package prep and delivery.
- Oversight of any closing vendors.
- Management of production levels and development of staff regarding the closing and disclosure functions.
- Investigate and resolve loan issues while dealing with others internal and external.
- Develop, train, and document staff compliance and functional process information.
- Create, develop key performance measures for the closing function and assist in the development of reports and analytics required to effectively measure, monitor and manage the closing area.
- Project related responsibilities include, but are not limited to testing and development of systems and processes, working with IT and the Mortgage Training Staff.
- Ensure compliance with all applicable federal, state and local laws and regulations. Complete all required compliance training. Maintain knowledge of and adhere to PenFed's internal compliance policies and procedures. Take responsibility to keep up to date with changing regulations and policies.
- 5+ years of mortgage origination management and/or supervision experience, specifically in processing or the closing department with proven results regarding production service levels.
- 2-3 years strategic project management, mortgage compliance and/or technology is a plus.
- Bachelor's Degree required.
- Management experience of 10+ staff, including team lead and supervisory level individuals.
- Strong working knowledge of all regulations and applicable rules as they relate to the closing function.
- Must possess knowledge of the title vesting and recording. This position will be responsible for the production and delivery of the loan disclosures on the retail channels of business. Therefore a solid working knowledge of the requirements regarding the contents as well as the delivery of the disclosures is required.
- Strong computer skills, reporting preparation utilizing spreadsheets is required. Advanced Microsoft Excel skills including knowledge of pivot tables, macros, and formulas etc. is important.
- Strong written and oral communication skills are required.

- Must possess the ability to perceive issues, solve problems, and understand how this area fits into the overall mission of the Credit Union.
- Strong organization skills and the ability to analyze and mitigate risk.
- The ability to work in a high volume production environment with a passion and drive to deliver excellent member service is essential.

### **Assistant Manager, Mortgage Loan Ops - Equity – Omaha, NE**

- Manages leads received to effectively sell mortgages and other products maintaining appropriate follow-up and contact.
- Originates loans to achieve sales forecasts, sales targets and sales penetration rates.
- Counsels individual borrowers appropriately, to include, interpreting rates and programs, interfacing with real estate brokers and providing competitive market information.
- Oversees the daily work of section staff, scheduling and assigning work on daily basis and providing guidance to staff on complex issues.
- Assists section staff in the maintenance of efficient workflow to minimize turn around and processing time from initial application to closing.
- Develops and/or suggests methods and other techniques which will improve sales effectiveness.
- Remains current on all mortgage related regulations and changes and keeps section staff informed.
- Completes sales reports and PenFed funding reports as required.
- Monitors daily work of the team for accuracy and completeness of loan applications and to ensure that loans meet all regulatory requirements.
- Provides training to assigned staff on new software programs and PenFed products.
- Calculates good faith and regulatory requests.
- Consults with the Manager on exceptions to normal policies and procedures before making decisions.
- Underwrites DU loans.
- Recommends and implements new ideas and ensures thorough research and involvement from all appropriate areas of the credit union.
- Baccalaureate degree or a combination of education and experience that provides the necessary skills and knowledge to satisfactorily perform the essential job functions.
- Three years related work experience, preferably in mortgage lending, or strong customer service background required.
- Strong oral and written communications skills required. Attention to detail required.

### **Systems Integration Analyst MTG Svcs – Omaha/Papillion, NE or Eugene, OR**

- Analyzes, designs, develops, documents, tests, supports and implements the deployment of new products and system enhancements of a medium to complex nature.
- Translates business requirements into technical solutions leveraging existing systems and automation whenever possible.
- Ensures that all appropriate data associated with a system change is integrated throughout all relevant loan origination and servicing or credit card data sources and destinations.

- Must be able to work multiple projects concurrently and shift priorities as required to meet business requirements and deadlines.
- Reviews problems and proactively escalates issues for resolution while understanding the major impacts to technical and business-related areas. Provides recommendations and solutions that can be quickly implemented to correct the problem.
- Works closely with business unit and IT technical staff across all departments to ensure changes are implemented according to business and IT technical specifications.
- Works closely with multiple third party vendors to coordinate required development and deployment of system enhancements and production maintenance across all platforms, systems and vendors.
- Provides technical guidance to staff with less experience and mentors peers on assigned systems.
- Adheres to PenFed's compliance program and all policies and procedures.
- May work as the primary technical expert within a mission critical application, acting as an internal consultant for all tasks in the analysis, design, testing and implementation of assignments.
- Continues to enhance technical knowledge and capabilities to develop a comprehensive understanding of assigned systems.
- Ensures IT, Change Control and operational procedures are followed for all production-related changes.
- Will work as a technical liaison between the business unit and vendors.
- Minimum of 3 years' experience supporting Nautilus or Hyland in a production environment and/or a
- a minimum of 3 years' experience configuring and supporting LoanQuest (by MortgageFlex) in a production environment.
- Good understanding and knowledge of the systems and processes associated with the technologies utilized in the department being supported.
- Understanding of the system development life cycle and the ability to apply it in support of project work.
- Ability to foster a cooperative work environment and work as a team player.
- Must be able to exercise discretion, sound judgment and work independently.
- Strong troubleshooting skills.
- Takes ownership and responsibility for assigned tasks and is continuously self-challenged by setting and committing to aggressive interim project deadlines.
- Strong analytical, written and verbal communication skills required to interpret client business needs and identify and document appropriate technical solutions and productions processes and procedures.
- Ability to work under aggressive deadlines and may be subject to extreme workloads.
- Must be able to be on-call on a rotational basis.
- Limited travel maybe required

### **Supervisor, Correspondent Lending – Eugene, OR**

- Monitors loans in process to determine any deviation from standard processing time and to take appropriate actions including notifying Manager/Assistant Manager for

alternatives to ensure lenders receive timely service.

- Manages workload distribution and monitors progress of loan volume and projects to ensure goals are met.
- Assists with writing and administering staff performance evaluations and coordinates the training and development of each employee, ensuring performance goals are established for each and progress monitored regularly.
- Oversees funder activity and provides feedback on file flow and issues on funded loans.
- Provides input to the Manager/Assistant Manager in areas of staffing and disciplinary actions.
- Oversees quality assurance of staff work and reports findings monthly to Manager/Assistant Manager.
- The incumbent is required to keep abreast of any policy and procedure changes. Will need to inform staff of changes by sending training flashes/updates in regards to changes, updates, systems enhancements, etc.
- Acts as a liaison with correspondent lenders to ensure timely completion and accuracy of documentation and helps resolve any issues between processors and lenders.
- Interprets policies and guideline for correspondent mortgage staff and other PenFed employees requiring guidance.
- Follows up with correspondent processors when documentation is not accurate due to processor errors and/or actions.
- Counsels and provides training and guidance to less experienced staff. Assists and cross trains in other positions as required.
- Serves as support to PENFED operations employees in answering inquiries and providing information on mortgage loan programs.
- Participates in the development of policy changes, program implementation and procedural improvements.
- Ensures proper training is given to assigned staff on new software programs and PenEed products.
- Ensures that all procedural updates and/or changes are properly distributed to staff.
- Maintains a thorough working knowledge of PENFED correspondent loan products and procedures.
- Works on projects assigned by the Manager/Assistant Manager.
- Informs Manager/Assistant Manager of department, accomplishments, problems, and exceptions.
- Recommends and implements new ideas and ensures thorough research and involvement from all appropriate areas of the credit union.
- Baccalaureate degree in related field or combination of education and experience in real estate lending that provides the necessary skills and knowledge to satisfactorily perform the essential job functions.
- Three years related work experience in lending field required.
- Knowledge of mortgage origination, processing, closing and post closing process required.
- Lending experience in real estate preferred.
- Knowledge of PenFed operations, policies and procedures preferred.
- Strong oral and written communication skills required.

## **First Mortgage Post Closer – Eugene, OR and Alexandria, VA**

- Ensures that all closed loan packages are received from closing agents in a timely manner.
- Reviews all closing documents for accuracy and compliance with program parameters. Reviews package to make sure closing agents followed all closing instructions.
- Ensures all loans closed are salable on the secondary market and assists in the delivery of the loan documents.
- Responsible for obtaining any missing documents, and arranges for errors to be corrected in a timely manner. Coordinates with members when document(s) need signatures or corrections.
- Maintains weekly contact with title companies and attorney offices to follow up on closed packages, recorded security instruments and final title policies.
- Responsible for timely and accurately updating PENFED's automated system (UNIFI) to enable proper reports to be generated.
- Records and files all incoming security instruments and final title policies in the UNIFI loan audit screens.
- Coordinates the imaging of the complete legal files.
- Makes certain that legal files are sent and received by Loan Document Custodian.
- Submits closed VA loans to the Department of Veterans Affairs for guaranty and submits payment information for the VA funding fee using the VA online system. .
- Serves as primary support to PENFED Operations employees in answering inquiries and providing information on closed loans.
- Gathers and prepares documentation required for FNMA and VA audits for final review.
- Assist the Equity post closing department with the follow up and corrections of legal documents as necessary.
- Assists with maintaining PenFed's compliance with all applicable federal, state and local laws, regulations and ordinances by abiding by PenFed compliance program and all policies, procedures, rules and regulations.
- Must register with the Nationwide Mortgage Licensing System & Registry (NMLA).
- Must obtain unique identifier required for MLOs.
- Must maintain the registration in accordance with PenFed policy and all related regulations.
- Assists with special projects as assigned.
- Researches problems and files documents as required.
- Assists and cross trains in other positions as required.
- Associates degree in related field or a combination of education and experience that provides the necessary skills and knowledge to satisfactorily perform the essential job functions.
- Minimum of two years experience processing mortgage loans is required. Experience should include processing and closing. Knowledge of PenFed mortgage loan products and online systems preferred.
- Thorough knowledge of federal, multi-state and investor mortgage policies and regulations is required.
- Strong mathematical, oral and written communication skills required.
- Excellent follow-up skills and attention to detail required.

## **Marketing:**

### **Marketing Quantitative Manager – Alexandria VA**

- Identify, collect, and analyze data using credit union's data warehouse and other external sources to understand drivers of revenue, profitability, and market share.
- Perform analysis against customer behavior data and develop marketing analytics models that answer specific business questions.
- Develop risk and response models to support risk based pricing optimization.
- Develop, implement and optimize portfolio strategies related to the management of key metrics for loan marketing, including response rate, approval rate, and acceptance rate.
- Analyze market trends and competitive landscape.
- Provide analysis to support business initiatives with new account acquisition and measuring account utilization, incremental sales, and credit penetration.
- Provide clear and insightful analytic modeling results, feedback and interpretation by way of written analysis and/or oral reports to various involved business units
- Prepare and maintain summary-level, technical, and change log documentation of developed quantitative modeling methodologies.

### **Senior Vice President, Chief Marketing Officer – Alexandria, VA**

- Provide overall leadership to the corporate marketing group. Create a high-performing, well-integrated coordinated, collaborative and respected function by the executive leadership team and company as a whole. Skillfully deploy resources for maximum enterprise, for both national and local benefit.
- Ensure that marketing contributes meaningfully to the company's results on a national level with measurable, accountable goals while stimulating innovative, creative, and proactive thinking. Develop a bottom-up strategic review of the brand, and ensure that the brand is strong and consistent. Continue to build brand awareness, relevance, and reputation.
- Drive a fully integrated marketing strategy by developing best-in-class digital marketing and social media capabilities.
- Collaborate with others to uncover and develop innovative opportunities that leverage the company's assets and support revenue goals.
- Conduct rigorous business, member, and competitive analysis.
- Establish effective and accurate analytical mechanisms and tools to derive productive conclusions and transfer them into the value proposition.
- Effectively and efficiently manage a \$25M budget to drive measurable results.
- Establish a transformational strategic branding and marketing plan that reflects the current PenFed business strategy and key business drivers.
- Enhance meaningful relationships with regulators, media and key influencers, to strengthen market presence and to advance PenFed's identity.

- Position PenFed through proactive messaging—creating and seizing opportunities in support of the overarching business strategy and improve communication skills of executives both externally and internally.
- Guide the organization in the collection and syndication of best practices and the utilization of tools and systems to document, communicate, measure, and monitor marketing performance and ROI.
- Cultivate strong relationships throughout the organization to drive a strategy that resonates internally and externally. Become a key business partner across functions and business units.
- Develop a strong data analytics unit to drive targeted marketing.
- Work with ad agency to leverage resources and create a cohesive strategy.
- Fully integrate communications and marketing.
- Advanced degree or equivalent preferred.
- 15 years of well-rounded communications and marketing experience; a highly successful communications and marketing strategist with demonstrated success in proactive in driving profitable growth.
- Proven ability to lead transformational change within an organization by improving both communication and marketing contributions internally and externally.
- Experience working at senior levels in an organization together with the capability of communicating effectively at all levels. Demonstrated success in working collaboratively across lines of business and multi-functional team. Must be able to lead through influence; a hands-on, collaborative style is a must.
- Independence manifested by being a self-starter with a results-oriented approach; takes ownership and initiative; has the persistence and resourcefulness to work through obstacles; energetic and enthusiastic; strong bias to action.
- An exceptional understanding of marketing and communications. Skilled at developing communications capabilities within a team. Motivational leader of teams and individuals in direct and matrix relationships.