



Position Description: Loan Officer
Reports to: Director of Lending
Status: Exempt, Full-Time
Hours: 8:30 AM – 5:00 PM
Benefits: Eligible
Location: Fort Washakie, WY

About Wind River Development Fund

The Wind River Development Fund (WRDF) is a non-profit 501(c)(3) community development corporation that provides financial opportunities to stimulate economic development on and near the Wind River Indian Reservation in Wyoming, promoting self-sufficiency, self-determination and an enhanced quality of life for the reservation community. WRDF is a certified Native Community Development Financial Institution (CDFI) providing financial and development services that are often unavailable from mainstream financial institutions. The Wind River Development Fund is a financially healthy, growing organization with a committed Board of Directors and a dedicated staff.

Position Summary

The primary responsibilities of the Loan Officer are to provide internal and external support of the Wind River Development Fund's (WRDF) lending operations. This includes overseeing elements of the loan origination, processing, and servicing, ensuring compliance requirements are met, while cultivating viable borrowers, and directly supporting WRDF clients. They will collaborate with staff and be engaged in community outreach. They may be assigned other responsibilities in addition to those listed below as the position evolves and at management's discretion.

Specific Responsibilities

Lending, Underwriting, Loan Processing (40%)

- Loan client intake—facilitating the submission of complete applications.
- Underwriting loans and presenting to the Executive Director and/or WRDF Loan Committee.
- Overseeing due diligence for loan processing; drawing up documents, filing liens, etc.
- Oversee and manage loan payments.
- Maintain contact with current borrowers, communicating about expectations, and ensuring timely loan repayment.
- Overseeing existing loans; responsible for management and tracking of existing loans.
- Underwriting loan restructures and managing collections efforts as needed.

Client Technical Assistance & Outreach (20%)

- Providing direct technical assistance to loan applicants and other local small businesses
Cultivating viable new loan clients; working with new borrowers/clients on business plan development and completing required elements of loan applications.
- Providing ongoing professional support to current WRDF borrowers.

- Generating new client leads by meeting with community leaders and attending community events.
- Provide entrepreneurship training/coaching as a means of cultivating viable small business clients.

Internal systems & Compliance Reporting (20%)

- Enter loan transactions in TEA and verify for accuracy.
- Submitting monthly credit reporting documents (Metro 2 reports).
- Sending billing statements and collections notices as needed.
- Collect and submit grant reporting as needed.
- Presentation of interim loan report to the Board of Directors at meetings.

Mountain Plains Regional Native CDFI Coalition (10%)

- As Loan Officer, participate in the Mountain Plains Coalition Revolving Loan Fund and be a strong advocate for the Wind River Development Fund.
- Build collaborative relationships with Coalition member CDFIs and staff, share best practices, and leverage the collective knowledge of the Coalition.
- Leverage the resources of the Mountain Plains Community Development Corporation (MPCDC) and ensure that the WRDF is receiving significant value from the relationship.

Miscellaneous/Administration (10%)

- Maintain organized system for loan processing and tracking.
- Contributes to the ongoing work of office/building needs.
- Training/Personal Development: includes periodically attending events and trainings virtually and in person.

Required Qualifications

- Bachelor's degree or similar educational and work experience.
- Experience as a loan officer or similar position.
- Knowledge and/or training in underwriting, loan portfolio management, economic development, accounting principles and financial reports
- Excellent interpersonal and customer service skills.
- Dependable, detail-oriented, and ability to make independent decisions that are in the best interests of the Wind River Development Fund.
- Knowledge of and appreciation for Native American communities, traditions, and heritage are important elements of being successful in this position.
- Ability to prioritize tasks and meet deadlines.
- Demonstrated computer skills, including Google mail/calendar/contacts; Microsoft office products (PowerPoint, Excel)
- Demonstrated knowledge of and experience in Native CDFIs and the broader CDFI industry.
- Demonstrated computer skills with underwriting and lending software, including TEA Loan Management software and credit reporting systems.

The Wind River Development Fund offers a competitive salary and full benefits, including medical, dental, vision, prescription, life insurance, professional development support, and a retirement plan with match.

Please forward your resume to paul@wrdf.org.