



MAINE HARVEST CREDIT PROJECT

WORKING TO CREATE A CREDIT UNION FOR
MAINE'S NEW FOOD ECONOMY

Proposed Maine Harvest Federal Credit Union (PMHFCU)

Assistant Lending Officer (ALO), Full-time Position Announcement

Who are we?

The Maine Harvest Credit Project is a joint initiative of the Maine Organic Farmers and Gardeners Association (MOFGA) and Maine Farmland Trust (MFT) to create **Maine Harvest Federal Credit Union** – a specialized, federally-insured credit union focused on Maine's small farms and food businesses. Since starting our work in 2013, we have completed extensive primary research, garnered strong stakeholder support, and have raised \$2.4 million in grant commitments to cover start-up capital and expenses. We have also met with regulators and vendors, filed most of our regulatory applications, and are now ready to hire!

We are creating a unique, mission-driven, community development credit union. PMHFCU will promote the continued growth of Maine's small farms and food businesses which are creating a cleaner environment, stronger rural economies and a healthier population. Our work has attracted national attention and we hope it can serve as a model for other states and regions.

PMHFCU will be an equal opportunity employer.

More on our work at www.maineharvestcp.org.

What is the job?

We are looking for an Assistant Lending Officer (ALO) to represent PMHFCU with future small farm and food business clients by meeting them, understanding their business models, and assessing their needs for financing. Where our loans provide a responsible option, the ALO will help originate loans from potential borrowers. The ALO will also work with our Chief Lending Officer (CLO) to develop and implement our business and agricultural lending efforts to small farms and food businesses in Maine. The ALO will help define procedures and underwriting criteria with the CEO and CLO and coordinate these efforts with regulators as needed.

Who are we looking for? Someone who ...

- is passionate about and enjoys working directly with small farms and food businesses all over Maine and shares our mission and those of MOFGA and MFT.
- has a minimum 2-5 years lending experience with a credit union, bank or loan fund, with a focus on small business or agricultural lending.
- has hands-on, direct experience with as many aspects of lending as possible from marketing and originations to servicing and portfolio management.
- will thrive in a start-up environment, working with a small team and with a wide range of stakeholders.
- will pass standard credit, background and experience checks required by the National Credit Union Administration (NCUA). Please note that the NCUA will want to see someone with a lending background in this position.
- can start sometime between March 1 and June 1 with some flexibility. Also, there is the possibility of some part-time consulting prior to full-time employment.

What can we offer? The opportunity to...

- be part of creating a unique financial institution that aims to become a cornerstone institution of Maine's growing local food scene.
- develop and work in a high-impact business that has received national recognition for innovation and can serve as a template for other states and regions.
- work in a flexible environment where you have a significant role in shaping your own job and where you will be appreciated.
- be part of a small group of committed individuals who are fun to work with.
- enjoy four weeks of vacation and significant work flexibility, including the possibility of working remotely 2 or more days per week.
- receive compensation commensurate with experience.

To apply or ask questions?

If you are interested, please send a cover email and resume to jobs@maineharvestcp.org. We will try to acknowledge receipt and keep you posted on this search.

Thank you for your interest in Maine Harvest Credit Project!