



MAINE HARVEST CREDIT PROJECT

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

Proposed Maine Harvest Federal Credit Union (PMHFCU)

Chief Lending Officer (CLO) 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 a Chief Lending Officer (CLO) to lead our business and agricultural lending efforts to small farms and food businesses in Maine. This key position will shape the organization for years to come and will be responsible for defining our member business/agricultural loans, creating the marketing strategy for originating them, underwriting them, proposing them to a credit committee for approval and then servicing them. Along the way, the CLO position will define procedures and underwriting criteria with the CEO and Operations Officer and coordinate these efforts with regulators as needed. The CLO will serve on PMHFCU's credit committee.

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 5-10 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.
- would enjoy training and mentoring junior staff.
- 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 February 15 and May 15 with some flexibility. Also, there is the possibility of 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 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 2-3 days per week as part of a full-time position.
- 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!