

**CONFEDERATED SALISH AND KOOTENAI TRIBES  
OF THE FLATHEAD NATION  
PO BOX 278  
PABLO MT 59855  
(406) 675-2700  
PERSONNEL DEPARTMENT FAX: (406) 226-2652  
WEBSITE ADDRESS: [csktribes.org](http://csktribes.org)  
E-mail: [cory.clairmont@cskt.org](mailto:cory.clairmont@cskt.org)**

**\*\*\*VACANCY ANNOUNCEMENT\*\*\***

**TITLE:** Tribal Credit Department Head

**LOCATION:** Tribal Credit Office  
Pablo, MT.

**SALARY:** \$48.25 to \$55.46 per hour including benefits

**CLOSING DATE:** Thursday, January 2, 2025 at 5:30 p.m.

**SPECIAL CONDITIONS:**

This is not a Testing Designated Position (TDP) within the definition of the CSKT Drug Testing policy. **The successful applicant, if not already employed by the Tribes must pass a pre-hire drug test and serve a mandatory six (6) month probationary period.**

**DUTIES:**

**Oversight of daily operations:**

- Provides direct leadership and guidance to the Credit Department staff, ensuring effective management of day-to-day operations and adherence to established policies and procedures.
- Coordinates departmental activities in alignment with organizational policies and procedures, fostering efficient and effective operation of lending programs.
- Demonstrates leadership by example, embodying the organization's vision and mission statements in daily activities and decision-making processes.
- Evaluates all activities and operations to ensure program effectiveness.

**Fiscal and Financial Compliance:**

- Develops and manages the annual budget, striving to achieve growth targets, maintain a high-quality loan portfolio, and meet operational and financial goals.
- Maintains oversight of banking and financial accounts, ensuring accurate record-keeping and compliance with established procedures.
- Prepares financial reports and ensures the accurate accounting of the Tribal Credit Program's financial activities.
- Monitors the loan portfolio's quality and profitability, ensuring compliance with internal policies and regulatory requirements while minimizing risks associated with delinquencies and non-performing assets.
- Participates in all required audits and ensures all record keeping is in compliance with regulatory standards.

**Strategic Planning:**

- Stays informed about industry trends, business conditions, regulatory changes, and technological advancements impacting the Tribal Credit Program, supporting adaptability and proactive responses to change.
- Organizes strategic planning activities and ensures the effective execution of strategic priorities
- Sets and meets annual performance goals aligned with the CSKT's strategic plan.
- Participates in planning with other Tribal entities to achieve the mission of the Tribal Credit Program.

**Personnel Management:**

- Retains key team members and minimizes unwanted turnover through effective leadership and employee engagement strategies.
- Provides strong leadership, fosters a positive work environment, rewards high-performance, encourages employee development, and plans for management succession.
- Is responsible for ensuring full compliance with Tribal Ordinance 69D ensuring staff position descriptions are updated and annual performance evaluations are completed.
- Develops an annual training schedule and supports professional development for all staff.

**Tribal Credit Committee Collaboration:**

- Collaborates with the Credit Committee members appointed by the Tribal Council, facilitating decision-making processes related to loans in accordance with approved guidelines.
- Executes decisions made by the Credit Committee concerning loan approvals, disapprovals, and default processes, ensuring accurate documentation and record-keeping.
- Communicates on an ongoing basis with the Committee as needed.

**Customer and community relations:**

- Directly engages with customers and prospects as part of the Business Development Program, with a focus on fostering loan growth, enhancing customer relationships, and addressing service-related issues.
- Oversees community development initiatives and the credit department's involvement in community activities including financial literacy services.
- Acts as an ambassador for exceptional customer experience, setting high standards and ensuring customer satisfaction across all interactions.
- Takes responsibility for ensuring outstanding service to internal and external customers and promptly addresses any service-related complaints. Ensures all complaints and inquiries are answered promptly with appropriate documentation.

**Other Duties:** This job description is not exhaustive and may be subject to change.

**MINIMUM RECRUITING QUALIFICATIONS (AS REFLECTED ON TRIBAL EMPLOYMENT APPLICATION)**

- Bachelor's degree in business administration, public administration, or a related field, accompanied by a minimum of five (5) years of successful supervisory experience.
- Five (5) years of successful experience in an administrative position interpreting regulations and implementing policies and procedures and/or direct program management.
- Knowledge of basic management functions such as personnel and financial management, planning, communication, program and personnel evaluation.
- Exposure to and/or direct experience with lending practices, and loan-making principles and procedures.
- Ability to plan, coordinate, and execute all phases of a loan package, exercise initiative, establish effective working relationships, follow instructions, and communicate effectively verbally and in writing.
- Must demonstrate the ability to maintain confidentiality, perform under stressful situations, and exhibit traits of organization, independence, reliability, and responsibility.
- Must possess a valid driver's license.
- The incumbent is subject to a position background check that includes information about a person's credit history including credit score, mortgages, and banking history.
- The incumbent will become familiar with, and adhere to, Tribal Resolution 06-48 regarding Code of Conduct for Tribal employees and appointed officials.

**SUBMIT:**

1. Completed Tribal employment application.
2. Copy of relevant academic transcript.
3. Copy of valid driver's license.
4. Proof of enrollment from a federally recognized Tribe if other than CSKT.
5. If claiming veteran's preference, a copy of DD214 must be submitted.

**SUBMIT ALL OF THE ABOVE TO:** Personnel Department, P.O. Box 278, Pablo MT 59855, telephone (406) 675-2700 Ext. 1040.

**FOR MORE INFORMATION:** Contact: Greg Spahr, Executive Director of Financial Management, at (406) 675-2700 Ext. 1379.