



# Rifco National Auto Finance

## CHIEF CREDIT OFFICER

### COMPANY OVERVIEW

Rifco National Auto Finance has been providing Canadians with non-prime auto financing options since 2002. We've secured ourselves as one of Canada's fastest growing auto financing companies due to our personalized service and commitment to building strong, long-lasting partnerships. Headquartered in Red Deer, Alberta we pride ourselves on a fun, friendly and successful partnership with our clients, employees and the community.

### POSITION SUMMARY

The Chief Credit Officer (CCO) is a dynamic leader who can provide strategic and analytical leadership for the company's credit risk management and underwriting functions. The successful candidate will lead the credit committee to create, implement and adapt a credit risk management framework to grow loan originations while maximizing risk-adjusted returns. The CCO will have ownership of the credit model and the development of credit risk strategy, credit performance and forecasting. As a member of the executive team, and reporting to the CEO, the CCO will have a strong contribution to overall strategic and operational leadership.

### QUALIFICATIONS

- Degree in business or finance
- Minimum of 7 years of experience within financial services with a focus on risk
- Strong knowledge of credit risk and underwriting
- Experience with automated underwriting an asset
- Experience creating and directing analytics based studies, reports, and lending scorecards
- Results-oriented and a strategic thinker
- Proven leadership skills and the ability to develop a high-performance team

### JOB RESPONSIBILITIES

- Provide best-in-class credit risk leadership
  - Integrate market information, performance data, and external data sources in order to exploit existing and new opportunities for generating attractive risk adjusted returns
    - Evaluate existing and new data source opportunities
    - Determine and manage data analysis strategies and initiatives
    - Lead the development and refinement of profitable lending models and scorecards
  - Collaborate on the implementation of credit model and scorecards
  - Manage compliance policies, procedures, and activities to maintain the integrity and effectiveness of credit model
  - Manage credit risk reporting including the delivery of performance forecasts
- Coach, develop and manage a high-performance team
- Work closely with senior management to collaborate on company objectives