



Position Title: Southern Minnesota Organizer and Lending Specialist

Reports To: Policy and Partnerships Director

Status: Regular, Full-time, Nonexempt

Starting Hourly Rate: \$24.74-\$31.34

Organization Overview: Exodus Lending works with financially excluded Minnesotans to advance economic justice through consumer lending, community organizing, and advocacy. We envision a financial system where everyone - particularly those who've been historically and systemically excluded - can access, protect, and build wealth. Exodus Lending is actively growing, learning, and is on the journey of becoming a certified Community Development Financial Institution (CDFI) to expand its lending across Minnesota. As an equity-centered organization with a small and hybrid team, collaboration and open communication is essential. We lean into complexity and challenges with an open mind and a spirit and agility to creatively provide access and opportunity for financially excluded and extracted communities.

Position Summary: As a statewide-serving, but Twin Cities headquartered organization, we're looking for a Northern Minnesota Organizer and Lending Specialist (hereafter referred to as "Organizer") that will expand trust and partnerships with particular focus on geographies with limited access to mainstream banking and credit: Olmsted, Hubbard and Wabasha Counties. The Organizer will utilize the tools and strategies of community organizing to implement and execute economic justice campaigns. This new member of Exodus Lending's staff will seek to deeply understand the ways that consumer finance and credit intersects with the lives of financially excluded individuals and communities in the region. The role is responsible for community engagement, narrative development and amplification, and mutual power-building as well as expanding statewide access to Exodus Lending's consumer lending programs. While overall strategy is set by the Policy and Partnerships Director, this role offers significant input, direction, and independence.

Responsibilities

Organizing and Community Engagement (50%)

- Build and maintain Exodus Lending's presence in the region through programming, attendance at community events, meetings, material distribution, and/or issue education.
- Regularly initiate one on ones with key stakeholders - local leaders, nonprofits, faith institutions, public officials.
- Plan and lead effective stakeholder convenings with impacted community members and the organizations that serve them in regional conversations to deepen awareness, build leadership, and identify possible policy, programming, and/or systems change solutions.
- Identify and cultivate local leaders, particularly those who have participated in Exodus Lending's programs or have lived experiences of financial inequity and debt, and invite them to organizing training and other leadership opportunities within Exodus Lending and/or with regional partners.
- In partnership with the Marketing & Communications Manager, co-design and implement strategic communications and engagement tactics for various platforms, including social media, email, digital ads, website, and/or phone programs.
- Track progress and outcomes of organizing work;

Exodus Financial Services (dba Exodus Lending)

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- Serve as a primary point of contact with Resiliency or other Exodus Lending program participants and partners in your region.

Public Policy and Legislative Support (20%)

- In coordination with other organizing staff and partners, co-develop, implement, and evaluate effective local, national, and/or state-based economic justice and advocacy campaigns that ensure the centrality of directly impacted Minnesotans.
- Build and maintain relationships with local and state-level elected officials and their staff and ensure that they're hearing regularly from directly impacted Minnesotans.
- Provide training, guidance, and support for impacted Minnesotans to share their experiences and the impact of proposed public policy on their financial stability and economic futures.
- Coach and encourage impacted communities to contact their elected officials, coordinate and mobilize local actions at key moments during active legislative campaigns.
- Work closely with leaders to develop innovative and creative ways to identify, form, and advance campaign goals and objectives.
- Lead the collection of stories and train leaders on other methods of bringing their stories to the media and other public settings (e.g., testifying in front of a legislative committee, writing a letter to the editor, etc.).
- Support people at legislative session hearings and meetings which might include helping to draft and send action alerts, letters of support, and testimony.

Lending Program Enrollment (20%)

****This portion of the role will be introduced over time as our Resiliency Loan pilot expands and will be paired with training and support from the Director of Lending and Programs and other lending program staff.***

- Respond promptly to all program inquiries and organizational partner referrals that come through website, email, and/or phone and are delegated to you based on the geography of the prospective borrower.
- Send and review loan applications and make decisions regarding loan approval based on underwriting criteria and loan policies, consulting with the program team in unique situations.
- If approved and eligible, schedule loan closing or "enrollment" appointments over the phone, in-person, or video conference and walk through all program requirements, loan documents, and disclosures, and assist them in setting up their preferred method of repayment.
- Ensure the collection and maintenance of accurate and timely data from program participants for data tracking, reporting, and evaluation purposes.
- Advocate with and on behalf of participants with predatory lenders, as needed, and with state and federal regulators including the MN Department of Commerce and Attorney General's Office.

Other duties (10%)

- Stay current and informed on nonprofit organizations and resources available in your community.
- Ensure privacy of participant personal privacy and confidential information.
- Participate in weekly staff meetings and weekly check-ins with their supervisor and team.
- Travel quarterly to St. Paul for in-person staff development or events.

Qualifications

- This position must be based in Minnesota, with a high-preference for individuals based in the designated region of Southern MN.
- 3+ years experience in nonprofit direct service, community organizing, or advocacy organizations that prioritize social justice, racial equity, and/or community power-building.
- Demonstrated experience collaborating effectively with people of diverse racial, ethnic, economic, and cultural backgrounds.
- Excellent interpersonal skills and ability to explain complex concepts in simple terms.
- Ability to discern and navigate power dynamics and manage conflict.
- Superior organizational skills and meticulous attention to detail
- Tech-savvy and proficient with Google and/or Microsoft applications and comfortable learning new software and technologies
- Proactive and self-directed; energized by problem-solving and teamwork and comfortable with continuous learning and change
- Willing to work a flexible schedule, including occasional evening and weekend hours.
- Must have access to a vehicle to travel around the region as needed and to visit our St. Paul headquarters up to four times a year.
- Bilingual competency is a plus.

Benefits:

- Paid time off, starting with 16.5 PTO days a year & 14 paid holidays
- Blue Cross, Blue Shield Health (pays 99% of the monthly premium), Dental (pays 70% premium), and Voluntary Vision Insurance
- SIMPLE IRA retirement plan with 3% match
- Monthly stipend for cell phone use
- Hybrid, flexible work environment

How to apply: We are committed to the principles of diversity, equity, and inclusion in our work and are particularly interested in receiving applications from those who have lived experiences similar to our program participants. **We are accepting applications until Friday, November 15. If interested, please send a cover letter and resume to meghan@exoduslending.org.** Any questions can be directed to Meghan Olsen Biebighauser, 612.615.0067.

Equal Opportunity Employer statement: Exodus Lending provides equal employment opportunities to all employees and applicants for employment without regard to race, color, ancestry, national origin, gender, sexual orientation, marital status, religion, age, disability, gender identity, results of genetic testing, or service in the military.