

DEPARTMENT: Lending
REPORTS TO: Chief Lending Officer
SUPERVISES: None
CLASSIFICATION: Exempt

POSITION SUMMARY: Commercial Lender provides services to current and prospective customers and develops commercial business for the bank. Establishes, maintains, and maximizes relationships with existing and prospective customers. Strives to achieve profitable loan growth, deposit growth, and loan fee income. Responsible for originating, assisting with underwriting, and closing commercial loans which may be complex, or involve higher risk.

PRIMARY RESPONSIBILITIES AND ACCOUNTABILITIES:

Business Development

- Develop and maintain relationships with local businesses to identify and pursue lending and deposit growth opportunities.
- Cultivate a referral network through relationships with area business professionals.
- Actively engage in networking events and community activities to promote the bank's services.

Loan Origination and Underwriting

- Analyze loan applications, review financial statements, and assess creditworthiness.
- Structure loans with appropriate terms and prepare proposals for approval.

Portfolio Management

- Monitor and manage a portfolio of loans to ensure compliance and performance.
- Collaborate with clients to address challenges and explore restructuring options when necessary.

Compliance and Reporting

- Ensure all loan activities align with the bank's policies and regulatory requirements.
- Maintain accurate documentation and provide regular reports to management.

Client Support

- Serve as a trusted advisor, offering tailored financial products and services.
- Work closely with other departments to provide comprehensive banking solutions.

SECONDARY RESPONSIBILITIES AND ACCOUNTABILITIES:

- Represents Bank in industry and professional associations, community organizations, local business groups, etc., and promotes Bank's favorable image.
- Collects delinquent accounts in timely manner within Bank procedures/processes. Develops/negotiates revised loan repayment terms/schedules as necessary.
- Collaborate with credit analysts and other internal employees to prepare thorough credit proposals, ensuring compliance with internal lending policies and regulatory requirements.
- Remains knowledgeable and abreast of guaranteed government loan programs and other conventional financing mechanisms as vehicle for customers.
- Ensures compliance with Bank policies and procedures and federal and state laws/regulations.

- Engages in professional development activities to remain abreast of banking regulations and industry opportunities and challenges.
- Performs other duties as may be assigned by Senior Management.

Education

- Bachelor's degree in Finance, Accounting, Business or equivalent combination of education and experience
- Specialized training in lending and/or credit analysis

Experience

- A minimum of 3+ years commercial lending and/or credit analysis experience

Other Skills and Abilities

- Strong financial analysis and credit evaluation skills
- Excellent communication and interpersonal skills
- Excellent written communication skills
- Positive and cooperative approach when working with others
- Knowledge of lending regulations and policies
- Problem-solving abilities
- Business development/sales skills

WORKING CONDITIONS:

Work is performed largely within the Bank with limited chance for personal injury. Prolonged and frequent mental and visual concentration required. Periodic stressful situations in response to multiple priorities within established deadlines. Work hours are generally during normal business hours. Unscheduled evening and weekend work may be needed to meet the needs of customers and employees. Occasional travel between offices and out-of-town/overnight business travel required. Must be able to lift and move up to 20 pounds of office supplies and equipment. Some bending, turning, and twisting required. Serves as a representative of the Bank at appropriate functions.

GENERAL NOTICE:

This position description describes the general nature and level of work performed by the employee assigned to this position and should not be interpreted as all inclusive. It does not state or imply that these are the only duties and responsibilities assigned to the position. The employee may be required to perform other job-related duties. All requirements are subject to change and to possible modification to reasonably accommodate individuals with a disability.

This position description does not constitute an employment agreement between the Bank and employee and is subject to change by the employer as the needs of the Bank and requirements of the position change.