

**Position:** Commercial Loan Officer  
**FLSA:** Exempt  
**Reports To:** VP/Commercial Lending

### **Summary**

This position is responsible for developing new business, retaining a portfolio of profitable lending relationships, and negotiating loan structures and documentation. Identifies business opportunities, develops existing customer base, and initiates new client relationships of moderate revenue potential and complexity to meet production goals.

### **Essential Functions and Responsibilities**

**Note: Performance in this position will be evaluated based on the incumbent's ability to complete the following duties efficiently.**

#### **Commercial Lending**

1. Portfolio management will include answering a variety of requests from clients, coordinating meetings with both existing and prospective customers, and quarterly meetings with customers as needed.
2. Financial analysis and credit risk analysis. Evaluate financials, look at collateral, and create deal structures. Understand customers industry and identify risks. Works with specialized lending programs including SBA 7(a), 504, and B&I USDA.
3. Establish and maintain relationships with a base of individuals who can influence potential customers regarding their banking needs. Maintain a strong referral network.
4. Actively engage in business development/calling activities with existing customers, as well as prospective customers.
5. Effectively negotiate terms, structure, and pricing to bring opportunities to closure with minimal revisions
6. Identify and perform workout of problem loans.
7. Responsible for ongoing education and knowledge of current banking regulations and following established bank procedures to ensure compliance.
8. Maintain a strong working knowledge of all bank products and focus on cross selling products and services.

9. Perform other duties, responsibilities, and activities, which may change or be assigned at any time with or without notice.

### **Mortgage and Installment Lending**

1. Takes, evaluates and decisions in-house and secondary mortgage applications and installment applications including supporting documentation; answers loan-related inquiries via phone, email, and in-person. Manages applications via both in-person and online application methods.
2. Monitors construction loans including inspection, disbursing funds, and collecting lien waivers.
3. Helps in organizing and prioritizing exception files now open, also helps in loan processing functions.

### **Skills and Abilities**

1. Supports and communicates organization and function/department vision and goals. Demonstrates flexible leadership style while effectively managing resources and people, promoting individual and team development.
2. Demonstrates a positive, friendly and enthusiastic attitude; has proficient product & services knowledge to support internal & external customers; ability to empathize with customers while aligning to bank policies and procedures; efficiently and effectively responds to customer questions and concerns.
3. Ability to tailor message to audience; speaks and writes clearly and concisely with ability to communicate effectively in written and verbal exchanges; works effectively with teams to accomplish organizational goals; ability to develop/maintain strong relationships with internal & external partners; listens attentively.
4. Ability to maintain the highest level of confidentiality of customer, bank and prospective client information.
5. Ability to operate standard office and bank equipment and required software including Microsoft Word, Excel, PowerPoint and Outlook.

### **Working Conditions**

1. Normal office environment with minimal noise and temperature variation. Length of workday is unpredictable, depending upon volume of business and department activities.
2. Periodic travel to branch offices and/or customer locations is required.

3. May be required to stand for long periods of time.
4. Manual dexterity skills for use of computer and other related office systems and equipment.
5. Occasional lifting of up to 10 lbs. is required.
6. Occasional bending and reaching.
7. Frequent visual effort is required. Up to 50 - 75% of the workday is spent at a computer monitor and/or with written or computer-generated paper documents.
8. Frequent sitting is required.

### **Training and Preparation**

1. A Minimum of 4 years of bank operations and customer contact or equivalent combination of education and experience is required. Prior people management experience preferred.
2. High school diploma or equivalent required. Associate or bachelor level degree in business or other related field preferred.
3. Some previous banking or financial training, seminars or coursework is required.

*There is no employment agreement intended or implied by this job description. Also, this job description does not modify or limit the employment-at-will relationship.*