



Commercial Loan Officer

Job Classification: Full-Time, Exempt

Reports to: Chief Lending Officer

Position Summary

The Commercial Loan Officer/Branch Manager is responsible for managing and growing profitable lending relationships for the Bank under the direct supervision of the Senior Lending Officer. The Loan Officer will hold the responsibility of ensuring that goals are met, cultivate business prospects and opportunities that result in new loan and deposit relationships. The position of the Loan Officer is a demanding position that will require individuals with a positive attitude, the desire to achieve all goals, a passion for the banking industry and dedication to do what is needed to be successful.

Principal Duties and Responsibilities - Commercial Loan Officer

To perform this job successfully, an individual must be able to perform each essential duty satisfactorily. The requirements listed below are representative of the knowledge, skills and/or abilities required. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

1. Develop and implement strategies, including solicitation of referrals and cold-calling that identify, prioritize and facilitate the acquisition of high value relationships.
2. Interview potential clients, determine their loan requirements and introduce and facilitate the sale of appropriate Bank products and services.
3. Participate with employees of the Bank from other departments in sales blitzes, if applicable, joint client meetings, and community events.
4. Monitor credit quality and data integrity.
5. Manage a portfolio of loans and lines of credit, including but not limited to, analyzing borrowing base certificates, inspecting collateral, reviewing/approving advance requests, monitoring delinquency and risk grading and administration of loan covenants
6. Active participation in the loan application process. Including but not limited to: obtaining completed application packages, preparation of an initial loan proposal and diligent follow up on all needed documents as requested by the underwriting department.
7. Maintain active communication with the underwriting department while acting as the customer's point of contact for any and all questions that may arise, thus ensuring that the client's needs are met, and the loan closes in a timely and organized manner.
8. Responsible for monitoring all pending loan applications for timely responses by both the Bank and the client to ensure that no loan becomes stale, clients are kept fully aware of their progress through the application process and that loans close within a timely manner.

9. Responsible for managing and reporting on an assigned loan portfolio which will entail but will not be limited to; discussing clients with Senior Management and assisting the Collections Department.

Other Responsibilities

- Support and promote the Bank vision, mission and core values, organizational structure and policies and procedures.
- Must have excellent analysis, observation and decision-making skills.
- Highly focused, able to rapidly determine key priorities, clearly communicate the priorities and ensure resources are properly aligned.
- Excellent interpersonal and communication skills are necessary for maintaining effective relationships with Board members, officers, employees and members of the business and civic community.
- Individual should be able to work under high pressure situations and a stressful atmosphere and should remain composed.
- Provides a strong, compassionate and visible leadership, which fosters positive attitudes and trust among employees, customers and prospects.
- Carries out management responsibilities in accordance with the Bank's policies and applicable laws and regulations.
- Other duties as assigned.
- Complies with federal and state regulations and all established Bank policies and procedures.

Education and Experience

- Bachelor's Degree in Finance, Business, Accounting, or Economics preferred.
- Five to ten years of banking experience, minimum three years of solid experience in management
- Proven leadership ability with excellent interpersonal communication skills at all levels.
- Computer literate with the ability to utilize all programs including, but not limited to, Microsoft Windows, Excel, Outlook, Word, Internet and specific Bank related software.
- Able to multitask while prioritizing responsibilities and tasks.
- Expert knowledge of credit products
- Strong financial and analytical skills and ability to rapidly assimilate complex information.
- Capable of making decisions and sound judgment as it relates to all client, employee and Bank matters.