

COMMERCIAL LOAN OFFICER

Job Description



DEPARTMENT: Commercial Lending

REPORTS TO: VP, Commercial Lending

POSITION SUMMARY

Makes and services commercial loans within assigned lending limits as determined by the loan policy. Makes loan presentations and participates in commercial lending decisions in accordance with the loan policy. Performs other customer services as required to manage a commercial loan portfolio, including collection efforts. Responsible for calling on new customers to generate loan and deposit business.

ESSENTIAL DUTIES & RESPONSIBILITIES

Business Development:

- Develops personal business plan to achieve annual loan production goals.
- Calls on non-current business customers to attract new business relationships.
- Interviews applicants to develop information concerning their businesses, needs, desires, abilities, and earnings to determine the level of acceptable risk.
- Promotes all GenoaBank products.

Lending:

- Obtains and analyzes financial statements.
- Submits financials to Credit Analyst for review.
- Makes lending decisions in accordance with the loan policy manual.
- Attends Loan Officer Committee Meetings and participates in loan decision making.
- Responsible for loan structuring and making recommendations to the loan committee.

Customer Service:

- Maintains current relationships by attending to needs and seeking new opportunities within each relationship.
- Makes courtesy calls to ensure needs are being met by the bank.
- Answers questions and resolves customer complaints.
- May give financial advice and counsel to customers and prospective customers.
- Assists service staff in collection of annual financial statements.

Collection:

- Responsible for initiating collection efforts on delinquent loans.
- Works with supervisor and/or collection department if delinquency progresses.

OTHER FUNCTIONS

- Responsible for submitting weekly call reports to Supervisor.
- Maintains compliance with all banking laws, acts, regulations and bank policies and procedures.
- Any other duties and/or projects as assigned by Management.

REQUIREMENTS & QUALIFICATIONS

1. Education: Bachelor's Degree in Finance, Sales, Business or related field.
2. Experience: Must have at least 2 years experience in Commercial Lending; background in credit analysis helpful.
3. Specific Skills: Above average Communication Skills; Strong and proven sales and business development skills.
4. Specialized Knowledge, Licenses, etc.: Familiar with financial statements and compliance regulations.
5. Supervisory Responsibility, if any: None.
6. Working Conditions (shift times, location, etc.): Monday thru Friday, 8:00am-5:00pm; hours may be flexible depending on appointments; some evenings and weekends may be required; local travel required.

Employee Name (Print):

Employee Signature:

Date: