



Straight Talk. Fair Deals.

Position Title: Commercial Credit Manager
Reports To: SVP, Chief Risk Officer
Department: Credit Administration
Supervises: Credit Analyst(s)
FLSA Status: Exempt
Grade Level: 31

Position Summary:

The Commercial Credit Manager reviews and performs quality analyses for commercial loans to prospective and existing clients. This position assures that these analyses are accurate, objectively present the risk of the transaction, and address the bank's ability to be repaid. Manager will be required to manage credit analysts, which includes assigning tasks, reviewing reports, determining risks and rewards, compiling data, and organizing presentations for upper management.

Duties and Responsibilities:

- Reviews and conducts accurate and timely credit analyses on all new Commercial/Letter of Credit (LOC) and LOC renewals including gathering, spreading, analyzing, and interpreting financial information, appraisals and real estate evaluations on existing and prospective customers and portfolios. Investigates discrepancies on variances on customers' financial statements and tax returns; this may entail obtaining information from other sources such as client, CPA, financial advisors, industry data, or other public records/data.
- Delivers written credit analysis presentations to loan officers, Loan Committee and Board of Directors for use in making of lending decisions on new, renewal, and extensions of loans. Presentations will include recommended loan structure, terms, summary of transaction, history, an interpretation of the financial spreadsheets, credit report summation and conclusions.
- Responsible for annual portfolio maintenance including: requesting annual financial statements for all borrowers and LOC renewals that exceed certain dollar thresholds; underwriting file updates for commercial balances that exceed those thresholds; obtaining and tracking annual financial statements and risk ratings.
- Manages the preparation and completion of the annual commercial lending review.
- Monitors floor plans to ensure advances and pay downs are in compliance with loan covenants.
- Works with Portfolio Manager to monitor commercial construction projects including reviewing advance requests, tracking overall budget, preparing and tracking lien waivers, and getting updated inspections as required.
- Responsible for the completions of management reports including loan exception report, large borrower report, pipeline report and LOC report.

- Assumes additional responsibilities as assigned.

Education and Experience:

- Bachelor's degree or equivalent work experience in business administration, finance, accounting and/or economics.
- 3+ years of experience as credit analyst preferred or equivalent experience in financial management and/or lending
- Attendance at a commercial credit training program and/or credit underwriting classes desired.

Skills and Abilities:

- Understand general accounting principles and concepts.
- Spreading and analyzing historical, budget and projected financials.
- Identifying borrower credit, industry and market risks.
- Identifying and analyzing sources of repayment and collateral.
- Preparing sensitivity analysis and financial covenant models.
- Monitoring and verifying customer borrowing base reports.
- Reviewing standard loan documentation components.
- Strong and effective communication skills, both oral and written.
- Strong analytic and critical thinking skills.
- Excellent organizational skills and attention to detail.
- Proficient computer skills.
- Ability to handle multiple projects and meet deadlines.

Working Conditions:

- General office environment
- Physical surroundings are generally pleasant and comfortable
- Moderate lifting (to 35 lbs.) required. Moderate reaching, walking, sitting and standing required.

External and internal applicants, as well as position incumbents who become disabled, must be able to perform the essential job functions (as listed) either unaided or with the assistance of a reasonable accommodation to be determined by management on an individual basis.