



Straight Talk. Fair Deals.

Position Title: Commercial Loan Officer
Reports To: SVP, Senior Commercial Lender
Department: Commercial Lending
Supervises: N/A
FLSA Status: Exempt
Grade Level: Grade 33/34

Position Summary:

The Commercial Loan Officer is responsible for building, maintaining and growing commercial banking relationships by generating loans and making referrals to other banking services. Additional duties would involve managing an existing commercial loan portfolio and understanding potential growth or risk with the portfolio.

Duties and Responsibilities:

- Develops commercial loan prospects from current customers, referral leads, and other sources to include both Commercial and Commercial Real Estate loans. Makes calls with other bank personnel while reciprocating referrals back to each line of service.
- Contact prospective customers to present information on available commercial loan and deposit services.
- Collects and analyzes financial and other related data in order to determine the credit worthiness of the borrower within the parameters of the bank's loan policies. Prepares proposal to sell services. Establishes and negotiates the terms under which credit will be granted to comply with loan underwriting guidelines.
- Originates, processes, approves within lending authority or submits for approval, and closes commercial loan originations.
- Participates in various civic and business organization events and activities to develop business networks and favorable image for the bank.
- Makes presentations on financial, deposit and loan services to groups to attract new clients.
- Works with the Commercial Credit Analyst and Commercial Loan Assistant to ensure and expedite proper completion of all documentation required for each loan.
- Reviews existing loan portfolio for documentation exceptions and periodic financial statements to maintain established quality standards consistent with bank policy.
- Assumes additional responsibilities as assigned.

Education and Experience:

Commercial Loan Officer I:

- Associate's and/or Bachelor's degree or equivalent work experience and
- 3+ years of related experience and/or training in Commercial Banking preferred.

Skills and Abilities:

- Strong knowledge of commercial lending.
- Strong knowledge of bank products and services.
- Demonstrated proficiency with analyzing financial statements.
- Strong sales, negotiation and networking skills.
- 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.

07/2014