

Job Title: Commercial Lender

Reports To: Chief Lending Officer

Job Summary:

Responsible for developing new business, underwriting, structuring and the closing of commercial loans, as well as maintaining and servicing an existing portfolio. Represents the bank in the local community through active participation in community affairs and participates in marketing all of the bank's products and services.

Primary Duties/Responsibilities:

This list includes the current primary responsibilities of this position. It is not intended to be all-inclusive and is subject to change, as needed, for the purpose of operational efficiency.

- Gains complete knowledge of business and personal financial needs of 100% of assigned Commercial clients.
- Conducts 5-10 client/prospect 'outside' visits per week.
- Builds knowledge of all clients and prospects by completing an in-depth profiling of Commercial business owners and other principals.
- Understands the needs of their customers, recommends the appropriate product, service or solution.
- Work closely with the Treasury Services Dept to ensure that Commercial clients/prospects needs are properly matched with the appropriate depository, cash management and investment needs.
- Ensures customer services needs of the Commercial client are met by handling requests directly and/or referring to the appropriate channel to best meet the customer needs.
- Proactively solicit new Commercial business relationships through the cultivation of key referral sources.
- Collects and analyzes financial and related data to determine the general creditworthiness of Commercial clients/prospects and the merits of specific credit requests.
- Develop information for and make loan presentations to the loan committee when required.
- Establish and negotiate, when necessary, terms under which credit will be extended.
- Monitor loan repayment activities and take necessary action to collect from past due accounts.
- Participate in community affairs to increase the bank's visibility and enhance new business opportunities.
- Supervise and direct Loan Assistants and Portfolio Managers.

Education Requirements:

- College degree in related field (Finance, Accounting, Economics) required.

Qualification Requirements:

- Excellent communication skills, including the ability to listen attentively and intuitively, with high comprehension and effectively convey a response that promotes a positive impression.
- Strong business development and people skills to market the bank and oneself in all situations, whether during or after business hours. This includes being able to identify banking opportunities, and if necessary, refer the client to the appropriate person.
- Excellent time management and organizational skills and the ability to work independently with little supervision.
- Ability to make sound decisions of all types, with little hesitation and after thorough consideration of relevant data.
- Ability to interpret financial information and data, evaluate character and capabilities of the client, and determine the value of collateral offered.

Experience Requirements:

- A minimum of three years of relationship management experience required (preferably to commercial or small business clients).
- A minimum of five years of credit experience as gained through credit analyst, loan portfolio management, loan review or equivalent positions, with proven ability to understand and analyze financial statements, tax returns and other financial documents and to make sound credit decisions.
- A minimum of three years of banking experience with a general knowledge of bank operations and specific knowledge of Treasury Management, depository and other products typically utilized by a commercial client.

Physical Requirements:

- Normal office activity.
- May require long periods of typing and repetitive motion.
- Some travel required.