



## **JOB DESCRIPTION**

**TITLE:** Commercial Lender

**REPORTS TO:** EVP/Chief Lending Officer

**EMPLOYMENT STATUS:** Full-time

**FSLA STATUS:** Exempt

### **SUMMARY**

The position of Commercial Lender is responsible for the development and retention of a Commercial Loan portfolio.

### **ESSENTIAL DUTIES AND RESPONSIBILITIES:**

- Maintains a portfolio of loans.
- Responsible for business development efforts of the bank including loans and deposits.
- Follows up on delinquent loans.
- Follows the lending policy and loan approval process of the bank.
- Keeps current with respect to all bank compliance requirements.
- Maintains highest level of confidentiality related to bank, customer, director and employee information.
- Follows pricing guidelines for loans and lending related products.
- May serve as a mentor to junior loan officers or other staff.
- May be part of the Officer Loan Committee.
- Maintains vendor, auditor and examiner relations.
- Visible in the community serving as an ambassador of the bank.
- May represent the Bank in various community, civic and community reinvestment functions to further enhance the Bank's image and develop additional business.

**NON-ESSENTIAL DUTIES & RESPONSIBILITIES:** Other duties may be assigned.

### **SUPERVISORY RESPONSIBILITIES:**

There are no supervisory responsibilities for this position.

### **EDUCATION and/or EXPERIENCE:**

Bachelor's degree in a business related discipline or equivalent combination of education and experience. Must have a minimum of five years working in a financial institution or other financial experience. Additional banking courses or education is a plus.

### **LANGUAGE SKILLS:**

Ability to read and comprehend simple instructions, correspondence, and memos. Ability to write correspondence. Ability to effectively present information in one-on-one and small group situations to customers, clients, and other employees of the organization.

**REASONING ABILITY:**

Ability to apply common sense understanding to carry out detailed but uninvolved written or oral instructions. Ability to deal with problems involving a few concrete variables in standardized situations. Ability to use sound judgment, utilizing Bank procedures and policies, when making decisions.

**OTHER SKILLS AND ABILITIES:**

Must have the ability to operate the following equipment: telephone, 10-key calculator, personal computer and printer, copy machine, shredder, and fax machine/scanner.

**KEY CONTACTS:**

Has daily contact with Lending, loan processing and other Bank departments regarding customer transactions or Bank products/services.

Has contact with Bank customers regarding transactions and responding to inquiries.

**PHYSICAL DEMANDS:**

The physical demands described here are representative of those that must be met by an employee to successfully perform the essential functions of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

While performing the duties of this job, the employee may be required to sit or stand for extended periods of time. Employee must be able to communicate verbally and have the ability to hear to effectively interact with customers. In order to utilize the data processing system, the employee must be able to physically use a keyboard/mouse and get to and from workstations. Some lifting may be required. Extended periods of viewing computer terminal. Specific vision abilities required by this job include close vision and ability to adjust focus. Depending on location, office space may be confined.

**WORK ENVIRONMENT:**

This job description summary in no way states or implies that these are the only activities to be performed by the employee occupying this position. Employees will be required to follow any other job-related instructions and to perform any other job related responsibilities requested by their supervisor. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

**COMPETENCIES:**

Sound Judgment, Analytical, Problem Solving, Leadership, Communications, Cooperation, Customer Service Orientation, Excellent Interpersonal Skills, Job Knowledge, Quality, Accuracy, Credibility, Teamwork, Cash handling, Dependability, Product Knowledge, Quantity, Can-do Attitude, Proactive/Self Starter, Respectful, Friendly and nice to all.

**COMPENSATION/BENEFITS:**

Salary is commensurate with experience and qualifications.

**COMMENTS:**

Position may require the ability to work before or after normal business hours to attend various employee meetings/seminars.

**DISCLAIMER:** The above information on this description has been designed to indicate the general nature and level of work performed by employees within this classification. It is not designed to contain or be interpreted as a comprehensive inventory of all duties, responsibilities, and qualifications required of employees assigned to this position.