



## **Commercial Loan Officer**

### SUMMARY

Originate, underwrite and close commercial and commercial real estate loans in accordance with established lending objectives, policies and procedures; establish and maintain positive relationships with existing and potential customers, by performing the following duties. Loan Officer may be called upon to assist with agricultural and consumer loans as needed.

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

- Interview applicants and requests specified information for loan application; requests appraisals, applicant credit reports, background checks, reference checks, and other information pertinent to evaluation of loan application; analyzes applicant financial status, credit, and property evaluation to determine feasibility of granting loan; and corresponds with or interviews applicant or creditors to resolve questions regarding application information.
- Compiles loan package and facilitates negotiation with applicant according to established standards, such as fees, loan repayment options, and other credit terms; refers loan to loan committee for approval; ensures loan agreements are complete and accurate according to policy; assures timely loan closing and funding activities.
- Utilize government programs when deemed necessary to meet customer's credit needs.
- Assists customers with inquiries and information requests, and resolves complaints relating to loan products and services offered.
- Participate in the collection procedures and processes of the loan officers to assure the timely collection of all delinquent accounts and develop revised loan repayment terms or schedules as necessary.
- Establish and maintain positive working relationships with loan businesses and other organizations to provide information regarding the lending programs and policies.
- Participate in the Bank's business development activities, represent the Bank in industry and professional associations, community organizations, local business groups, etc., and promote the Bank's favorable image.
- Comply with all applicable banking regulations
- Other duties as assigned

### **NON-ESSENTIAL DUTIES & RESPONSIBILITIES**

- Involvement in community events as deemed necessary by management
- Attend appropriate bank meetings

- Maintain education and professional expertise through attendance at job related seminars, conferences and workshops.

## SUPERVISORY RESPONSIBILITIES

- There are no supervisory responsibilities in this position.

## QUALIFICATIONS

To perform this job successfully, an individual must be able to perform each essential duty satisfactorily. The requirements listed below are representative of the knowledge, skill, and/or ability required. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

- **EDUCATION and/or EXPERIENCE**
  - Bachelor's degree (B. A.) from four-year college or university in the field of business, including specific courses in accounting, finance, and economics; or three to four years banking experience and/or training; or equivalent combination of education and experience.
- **LANGUAGE SKILLS**
  - Ability to read, analyze, and interpret general business periodicals, professional journals, technical procedures, or governmental regulations. Ability to write reports, business correspondence, and procedure manuals. Ability to effectively present information and respond to questions from groups of managers, clients, customers, and the general public both face-to-face and over the telephone.
- **MATHEMATICAL SKILLS**
  - Ability to calculate figures and amounts such as discounts, interest, commissions, proportions, percentages, area, circumference, and volume. Ability to apply concepts of basic algebra and geometry.
- **REASONING ABILITY**
  - Ability to solve practical problems and deal with a variety of concrete variables in situations where only limited standardization exists. Ability to interpret a variety of instructions furnished in written, oral, diagram, or schedule form.
- **OTHER SKILLS AND ABILITIES**
  - Must have the ability to operate the following equipment: telephone, CRT, 10-key calculator, typewriter, personal computer and printer, copy machine, shredder, step stool and/or ladder, multi-drawer file cabinet, reader/sorter, fax machine.
  - Must have working knowledge of spreadsheet, word processing, and database software programs.

## KEY CONTACTS -- Internal and External

- Has daily contact with Loan Support Staff in matters pertaining to loan accounting, processing and other support operations of the lending function.

- Has frequent contact with business organizations, accountants and attorneys regarding lending policies and practices.
- Has frequent contact with customers regarding originating, closing and servicing loans.
- Has moderate contact with political officials, city officials, industry, trade and community groups regarding current business activities, opportunities and problems.

## CERTIFICATES, LICENSES, REGISTRATIONS

Valid driver's license.

## 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 is regularly required to talk or hear. The employee frequently is required to walk; sit; and use hands to finger, handle, or feel. The employee is occasionally required to stand; reach with hands and arms; climb or balance; and stoop, kneel, crouch, or crawl. The employee must occasionally lift and/or move up to 25 pounds. Specific vision abilities required by this job include close vision, distance vision, color vision, peripheral vision, depth perception, and ability to adjust focus.

## WORK ENVIRONMENT

The work environment characteristics described here are representative of those an employee encounters while performing 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 is occasionally exposed to outside weather conditions. The noise level in the work environment is usually moderate.

## COMMENTS

Position may request some overnight travel to attend various training or educational programs. Position requires the ability to work before and/or after normal business hours.