



**Job Title:** Commercial Lender

**Department:** Lending

**Classification:** Exempt

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## **JOB SUMMARY**

This position is primarily responsible for analyzing, acquiring, retaining, and expanding major and complex commercial business and commercial real estate loans, equipment loans, SBA 504 loans, and consumer loans in compliance with the Bank's lending policies and procedures. Hybrid work opportunity.

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## **ESSENTIAL FUNCTIONS:**

Essential Duties and Responsibilities include the following. Other duties may be assigned to meet business needs.

- Ability to originate, underwrite, maintain, and grow CRE, C&I, and SBA Loans.
- Demonstrated ability to oversee the management and growth of a commercial loan portfolio.
- Develop new commercial loan business including conventional business loans, SBA 7A, SBA 504, and traditional lines of credit.
- Develop and maintain a network of COIs, including commercial real estate agents and brokers, CPAs, attorneys, and insurance agents.
- Analyze current financial statements and tax returns of prospective borrowers.
- Present commercial loan presentations to the board of directors for credit approval. Possess strong credit skills and ability to manage renewals, covenants, and new requests.
- Ability to maximize client relationships, earning client and staff loyalty.
- Strong problem-solving skills.
- Be active in a community organization within the bank market.
- Provide training and guidance to less experienced loan officers and other staff members.
- Responsible for assuring compliance with all Bank policies and procedures, as well as all applicable state and federal banking regulations.
- Gather and analyze necessary information to present a financing request to senior management or Loan Committee for approval; negotiate loan terms and conditions; recommend acceptance to the Chief Credit Officer, or Loan Committee.
- Reinforce superior customer service through your own example along with appropriate follow-through with involved customers and employees.

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## **EDUCATION, QUALIFICATIONS & TRAINING:**

- College degree preferred in finance, economics, real estate, or business-related field.
- Minimum of 5 years of commercial loan origination or processing experience with a financial institution preferred.



- Effective written and verbal presentation skills – ability to communicate effectively with board of directors and regulatory authorities.
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#### **PERFORMANCE EXPECTATIONS:**

- Excellent analytical skills, including comfort working with large data sets and proactively identifying relevant analyses and takeaways.
- Proven ability to track, prioritize, and steer multiple concurrent projects to success using data to track progress along the way.
- Strong attention to detail, time management and organizational skills as well as verbal and written communication skills.
- Ability to multi-task.
- Must be discreet and trustworthy to hold confidential information.
- Works in unity with people (internal and external).
- Team participant in company functions and community support.
- Strong work ethic.
- Treats people with respect; keeps commitments; inspires the trust of others; works ethically and with integrity; upholds organizational values; accepts responsibility for own actions.