



**Job Title:** Commercial Lender  
**Department:** Lending  
**Classification:** Exempt  
**Reports To:** Director of Lending

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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 loans, and consumer loans in compliance with the Bank's lending policies and procedures.

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## **FMB CORE VALUES**

- **Customer Experience**– Be a trusted advisor while providing exceptional customer service in a welcoming environment.
  - **Continued Growth** – Continually evolve with technology and our customers' needs.
  - **Collaboration** – Success built through teamwork, where each person contributes their strengths and works diligently to achieve a collective goal.
  - **Community** – Make an impact, strive for improvement, and be involved.
  - **Hard Working** – Be enthusiastic, energetic, and tenacious while maintaining a harmonious balance between work and personal lives.
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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.
- Structure loan proposals with appropriate terms and interest rates that align with the customer's needs and the bank's lending guidelines
- 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.
- Monitor existing loan portfolios, manage loan files and maintain relationships with existing customers.
- Analyze current financial statements and tax returns of prospective borrowers to determine a borrower's eligibility for a loan, based on the analysis and the bank's policies.

- 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.
  - Provide financial advice to business customers and cross sell other bank products and services.
  - 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.
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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.
  - Work cooperatively with and maintain effective communication and working relationship with customers, co-workers, and manager.
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## **TOOLS & EQUIPMENT**

- Must be able to navigate and efficiently operate standard office equipment such as computers.

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## **WORKING CONDITIONS & SPECIAL REQUIREMENTS**

- Must be able to lift, push, or pull between 25-50 lbs.
- Must be able to stand for indeterminate amounts of time while assisting customers.
- Work is mainly performed under general office conditions in a retail-banking establishment.
- Willing and able to work required overtime and travel, as necessary.
- Must be flexible and demonstrate the ability to adapt to new job locations and reassignments as directed.
- While working with customers, the employee may encounter abusive, aggressive, or unpredictable behavior.
- Must observe safety and security policies and procedures at the branch.