



## POSITION DESCRIPTION

<b>TITLE:</b>	Loan Portfolio Manager	<b>CATEGORY:</b>	Full-Time
<b>FLSA:</b>	Exempt	<b>LOCATION:</b>	Battlefield
<b>SEGMENT:</b>	Lending	<b>REPORTS TO:</b>	Commercial Lender
<b>SHIFT:</b>	Monday-Friday; 8:00 a.m. - 5:00 p.m.	<b>DATE:</b>	January 24, 2023

### SUMMARY

The position of Loan Portfolio Manager is responsible for partnering with the Commercial Lender to successfully manage Commercial Banking credit account relationships under minimal supervision. The Portfolio Manager is responsible for closing new business relationships and expanding existing relationships with existing customers.

Assures compliance with all Bank policies and procedures, as well as all applicable state and federal banking regulations.

### ESSENTIAL DUTIES

1. Manage an assigned credit portfolio.
2. Underwrite all types of credit account exposure.
3. Manage collections of past due loan payments, lapsing insurance, past due property taxes, document exceptions and other loan issues.
4. Prepare loan modifications and servicing action requests for approval, obtain, and review legal documents ensuring renewals and modifications are properly documented.
5. Coordinate collection and review of financial statements, tax returns, rent rolls, PFS, loan document exceptions and other documents as required by annual reporting requirements.
6. Daily customer interaction through email, phone, and site visits to address routine servicing matters and/or other related issues.
7. Provide customer service, participates in joint sales calls with Commercial Lender and identifies cross-sell opportunities.
8. Perform site visits and annual customer reviews on designated accounts.
9. Attend designated training classes each year.
10. Determine early warning signs of clients at risk and work with them to develop and execute an appropriate plan to mitigate risk.
11. Treats people with respect; keeps commitments; Inspires the trust of others; works ethically and with integrity; upholds organizational values; accepts responsibility for own actions.

12. Demonstrates knowledge of and adherence to EEO policy; shows respect and sensitivity for cultural differences; educates others on the value of diversity; promotes working environment free of harassment of any type; builds a diverse workforce and supports affirmative action.
13. Follows policies and procedures; completes administrative tasks correctly and on time; supports the Bank's goals and values; benefits the bank through outside activities.
14. Performs the position safely, without endangering the health or safety to themselves or others and will be expected to report potentially unsafe conditions. The employee shall comply with occupational safety and health standards and all rules, regulations and orders issued pursuant to the OSHA Act of 1970, which are applicable to one's own actions and conduct.

## **SECONDARY DUTIES**

The position of Loan Portfolio Manager performs duties specific to the position and other functions as assigned.

## **SUPERVISOR RESPONSIBILITY**

The position of Loan Portfolio Manager is not responsible for the supervision of any employee(s).

## **ENVIRONMENT AND PHYSICAL ACTIVITY**

The incumbent is in a non-confined office-type setting in which he or she is free to move about at will. It may include some minor annoyances such as noise, odors, drafts, etc.

The incumbent in the course of performing this position spends time writing, typing, speaking, listening, lifting (up to 10-20 pounds), driving, carrying, seeing (such as close, color and peripheral vision, depth perception and adjusted focus), sitting, pulling, walking, standing, squatting, kneeling and reaching.

The incumbent for this position may operate any or all of the following: telephone, cellular telephone, beeper, copy and fax machines, adding machine (calculator), check protector, microfilm equipment, encoder, money counter, credit card terminal, typewriter, computer terminal, personal computer and related printers.

The work environment characteristics described here are representative of those an employee encounters while performing the essential functions of this job. 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.

## **MENTAL DEMANDS**

The incumbent in this position must be able to accommodate to reading documents or instruments, detailed work, problem solving, customer contact, reasoning, math, language, presentations, verbal and written communication, analytical reasoning, stress, multiple concurrent tasks, and constant interruptions.

## MINIMUM REQUIREMENTS

These specifications are general guidelines based on the minimum experience normally considered essential to the satisfactory performance of this position. The requirements listed below are representative of the knowledge, skill and/or ability required to perform the position in a satisfactory manner. Individual abilities may result in some deviation from these guidelines.

- Associate degree (AA) or equivalent from a two-year college or technical school, or 3+ years of related experience and/or training, or the equivalent combination of education and experience. Work related experience should consist of senior secretarial or administrative duties with a financial institution background. Educational experience, through in-house training sessions, formal school or financial industry related curriculum, should be business or financial industry related.
- Basic experience, knowledge and training in lending activities, terminology and products and services.
- Basic knowledge of related state and federal banking compliance regulations, and other Bank lending policies.
- Basic skills in personal computer operation; Bank's CORE system, word processing, spreadsheet and specialty software programs.
- Basic typing skills to meet production needs of the position.
- Basic math skills; calculate interest, commissions, proportions, and percentages; balance accounts; add, subtract, multiply and divide in all units of measure, using whole numbers, common fractions and decimals; locate routine mathematical errors; compute rate, ratio and percent.
- Effective oral, written and interpersonal communication skills with the ability to apply common sense to carry out instructions, interpret documents, understand procedures, write reports and correspondence, and speak clearly to customers and employees.
- Ability to deal with routine problems involving multiple facets and variables in standardized situations.
- Good organizational and time management skills.
- Ability to work with general supervision while performing duties.
- Current STATE driver's license and a vehicle with appropriate insurance coverage if required to drive in the course of performing assigned duties and responsibilities.

**Management reserves the right to change this position description at any time according to business needs.**

