



POSITION DESCRIPTION

TITLE:	Loan Review Officer	CATEGORY:	Full-Time
FLSA:	Exempt	LOCATION:	Any Location
SEGMENT:	Risk Management	REPORTS TO:	VP, Credit Administration
SHIFT:	Monday-Friday: 8:00 a.m.-5:00 p.m.	DATE:	August 1, 2023

SUMMARY

The position of Loan Review Officer will provide bank management with an objective appraisal of the bank's loan portfolio including an evaluation of credit quality and documentation with the goal of identification of potential loan problems and ensuring compliance with established loan policies and state federal regulations.

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

ESSENTIAL DUTIES

- Performs regular loan portfolio reviews of all credit types including commercial, real estate, agricultural and consumer loans for asset quality, documentation adequacy and compliance with both loan policy and regulatory requirements.
- Validates the accuracy of the credit grading / loan rating system.
- Verifies quality, completeness, and accuracy of supporting loan documentation and analysis.
- Stress tests individual loans for risk monitoring.
- Identifies and evaluates portfolio trends such as delinquency, bankruptcy, collateral coverage, and industry concentrations.
- Reviews bank processes such as loan approval, policy exception reporting, supervisory loan to value limits, underwriting, covenant tracking, internal controls, concentration reporting, and ACL methodology to report trends and/or suggest changes to improve the effectiveness of tracking systems and policy adherence.
- Reviews loan policy for adequacy with respect to applicable laws, regulations, and economic conditions.
- Assesses problem loan management / workout plan effectiveness.
- Aids and consults with loan officers, other lending personnel, auditors, and regulatory examiners.
- Prepares an executive summary of each review and presents findings to Board of Directors as appropriate.
- Reinforces the application of superior customer service by example along with appropriate follow through with involved customers and employees.

- Contribute to a positive team environment through the department, branch, and Bank.
- Perform other duties and/or projects as assigned by management.
- Treats people with respect, keeps commitments, Inspires the trust of others, works ethically and with integrity, upholds organizational values, and accepts responsibility for own actions.
- 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, and builds a diverse workforce and supports affirmative action.
- Follows policies and procedures, completes administrative tasks correctly and on time, supports the Bank's goals and values, and benefits the Bank through outside activities.
- 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 Review Officer performs duties specific to the position and other functions as assigned including special lending-related projects as directed.

SUPERVISOR RESPONSIBILITY

The position of Loan Review Officer 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.

- High school diploma or general education degree (GED), Bachelor's degree from a four-year College or University, and **2+** years of related experience and/or training, or the equivalent combination of education and experience. Educational experience, through in-house training sessions, formal school, or financial related curriculum, and should be business or financial industry related.
- Knowledge of financial statement and tax return analysis, lending activities and terminology typically resulting from a combination of education and experience in accounting, financial and/or credit analysis or related areas.
- Thorough knowledge of related State and Federal lending and compliance laws and regulations.
- Working knowledge of accounting principles and their effect on financial statements. Strong analytical, technical, and statistical skills.
- Ability to read, analyze, and interpret general business periodicals and professional journals.
- Basic skills in computer terminal and personal computer operation; mainframe computer system; word processing and spreadsheet software.
- Ability to use a financial calculator or software to generate repayment terms, remaining amortization, and percent change.
- Excellent organizational and time management skills.
- Intermediate skills in computer terminal and personal computer operation; word processing and spreadsheet software programs.
- Intermediate typing skills to meet production needs of the position.
- Exceptional math skills: ability to calculate interest and balance accounts, add, subtract, multiply and divide in all units of measure, using whole numbers, common fractions, and decimals.
- Exceptional verbal, written, and interpersonal communication skills with the ability to apply common sense to carry out instructions, read, analyze, and interpret documents, understand procedures, write reports and correspondence, and speak clearly to vendors, customers and employees.
- Ability to deal with routine problems involving multiple facets and variables in standardized situations.
- Excellent organizational and time management skills.
- Ability to work with minimal supervision while performing duties.
- Current **STATE** driver's license and a vehicle with appropriate insurance coverage if required to drive while performing assigned duties and responsibilities.

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

