



POSITION DESCRIPTION

TITLE:	Commercial Lender	CATEGORY:	Full-Time
FLSA:	Exempt	LOCATION:	Nixa
SEGMENT:	Loan Production	REPORTS TO:	Community Bank President
SHIFT:	Monday-Friday: 8:0 a.m.-5:00 p.m.	DATE:	April 30, 2024

SUMMARY

The position of Commercial Lender is responsible for soliciting, negotiating, underwriting and coordinating the closing of routine consumer, residential, equipment, SBA, commercial building and business loans in compliance with the Bank's lending policies and procedures. Will develop business checking and deposit relationships with customers and promotes business for the Bank by maintaining good customer relationships and referring customers to appropriate staff for new services. Will assist in attaining established Bank and branch goals through active participation in sales management and officer call programs.

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

ESSENTIAL DUTIES

- Engages in business development activities and solicitation of new business; actively involved in instilling and maintaining a positive sales environment through education of the Bank's products and services.
- Interviews prospective applicants and requests specified information related to loan or credit application; corresponds or re-interviews applicants to resolve questions regarding application information.
- Performs prequalification assessment and analysis of financial condition and risk of financing requests within framework of Bank credit culture and current economic and industry trends.
- Gathers and analyzes all information necessary to present a financing request to Senior Management or Loan Committee for approval, meets with existing or potential customers, visiting sites of loans, negotiates loan terms and conditions, approves loans within established lending limits or refers and recommends acceptance to the Chief Lending Officer or Loan Committee.
- Coordinates processing of approved loans, ensures loans are processed according to agreement, customer needs and conform to Bank lending policies, obtains sufficient information and/or documentation from customers, solves problems relative to processing and servicing of loans within his or her portfolio and approves loan disbursements in accordance with agreements.
- Ensures that credit inquires and UCC filings are researched to determine credit worthiness and appropriate collateral positioning are achieved.
- Ensures that certification or deletion of collateral is made by the appropriate personnel.
- Negotiates, underwrites and processes renewals of credit facilities.
- Approves loan payments, draws from lines of credit, and fund transfers within specified limits.
- Authorizes commitment, engagement, auction and decline letters.
- Reinforces the application of superior customer service through his or her own example along with appropriate follow through with involved customers and employees.
- Verifies funds with mortgage companies and contractors.
- Develops and maintains knowledge of financial industry, economy, market conditions, rates, vendors, and competition.
- Represents the Bank in various community, civic, and community reinvestment functions to further enhance the Bank's image and develop additional business; assists the Bank in establishing and maintaining market position in the financing arena.

- Reviews NSF and overdraft reports for customers assigned within his or her portfolio; approves or declines such exceptions within established lending limits.
- Cross sells the Bank's other products and services, referring customers to appropriate staff as indicated.
- Updates and corresponds with legal counsel and collectors on workouts, bankruptcies, and charge-offs to ensure all possible precautionary actions or measures are taken.
- Assists in meeting annual deposit and loan growth goals assigned by Senior Management; participates in various internal committees assigned by Senior Management.
- Consistently applies superior decision-making techniques pertaining to inquiries, approvals and requests as they apply to existing policies and procedures, keeping within assigned approval limits and using these instances as learning tools for employee development.
- 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 Commercial Lender performs duties specific to the position and other functions as assigned.

SUPERVISOR RESPONSIBILITY

The position of Commercial Lender 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.

- Bachelor's degree (BA) or equivalent from a four-year college or university, or **5+** related experience and/or training, or the equivalent combination of education and experience. Work related experience should consist of a lending 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 financial statement and tax return analysis typically resulting from a combination of education in accounting, financial and/or credit analysis or related areas.
- Basic experience, knowledge and training in all lending activities and terminology.
- Basic knowledge of commercial, construction, real estate and consumer loan processing.
- Basic knowledge of related state and federal lending and compliance regulations, and other Bank lending policies.
- Ability to develop marketing and business development skills with customers.
- Basic knowledge of branch operation procedures, Bank products and services.
- Ability to read, analyze and interpret general business periodicals, professional journals, and technical procedures.
- Excellent organizational and time management skills.
- Basic skills in computer terminal and personal computer operation; mainframe computer system; word processing, spreadsheet and specialty software programs.
- Intermediate math skills; ability to 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, including the drafting and interpretation of bar graphs.
- Exceptional verbal, written and interpersonal communication skills with the ability to apply common sense to carry out instructions and instruct others, train personnel, write reports, correspondence and procedures, speak clearly to customers and employees.
- Ability to deal with complex problems involving multiple facets and variables in non-standardized situations.
- 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.

