



POSITION DESCRIPTION

TITLE: Commercial Loan Officer

CATEGORY: Full-Time

FLSA: Exempt

LOCATION: Bolivar

DEPARTMENT: Loan Production

REPORTS TO: Regional Bank President

SHIFT: Monday-Friday: 8:00 a.m.-5:00 p.m.

DATE: July 11, 2025

SUMMARY

The Commercial Loan Officer is responsible for managing and growing the bank's commercial loan portfolio by acquiring and servicing business clients. This role involves evaluating, underwriting, and structuring loans for a variety of commercial clients, including small to mid-sized businesses, corporations, real estate investors, agribusiness, and startups. The Commercial Loan Officer works closely with clients to understand their financial needs, recommend appropriate lending solutions, and ensure the bank's interests are protected by properly structuring the loan terms. The role requires strong relationship management skills, financial acumen, and a deep understanding of commercial lending products and the credit process.

ESSENTIAL DUTIES

- Develop and maintain relationships with existing and potential business clients, including small businesses, mid-market companies, corporations, real estate investors, and/or agribusiness, to generate new loan opportunities.
- Actively seek out new commercial loan business by networking, attending business functions, and identifying potential clients.
- Assess the financial needs of clients, providing them with appropriate commercial lending products, including working capital lines of credit, term loans, equipment financing, and real estate loans.
- Develop and execute strategies to expand the bank's commercial loan portfolio while ensuring sound lending practices.
- Serve as the primary point of contact for clients throughout the loan lifecycle, ensuring that customer service standards are met and that all client needs are addressed promptly and professionally.
- Evaluate and analyze the financial condition of commercial loan applicants, including financial statements, tax returns, business plans, cash flow, and other relevant financial documents.
- Structure loan terms, including pricing, covenants, collateral, and repayment schedules, to ensure loans align with bank policies and regulatory requirements.
- Prepare detailed loan packages for credit review, presenting loan requests to the loan committee and addressing any concerns or questions raised by underwriters or senior management.
- Collaborate with the credit department to finalize the approval process and ensure that all necessary documentation is in place before loan disbursement.



- Monitor the ongoing performance of commercial loans, ensuring that clients remain in compliance with loan terms, covenants, and conditions.
- Ensure all commercial loans are in compliance with bank policies, regulatory requirements, and industry standards.
- Prepare detailed loan reports, summaries, and presentations for management and loan committee.
- Maintain thorough documentation for all loans and client communications, ensuring that records are accurate and accessible for audit and compliance purposes.

SECONDARY DUTIES

The Commercial Loan Officer performs duties specific to the position and other functions as assigned.

RESPONSIBILITIES

- Ensure compliance with all bank policies and procedures, as well as all applicable state and federal banking regulations.
- Treat people with respect, keep commitments, inspire the trust of others, work ethically and with integrity, uphold the bank's values, and accept responsibility for one's own actions.
- Demonstrate knowledge of and adherence to EEO policy, show respect and sensitivity for cultural differences, educate others on the value of diversity, promote a working environment free of harassment of any type, and value a diverse workforce.
- Follow policies and procedures, complete tasks accurately and on time, support the bank's goals and values, and benefit the bank through outside activities.
- Perform the position safely, without endangering the health or safety of yourself or others, and report potentially unsafe conditions to management. Comply with occupational safety and health standards and all rules, regulations, and orders issued pursuant to the OSHA Act of 1970 that are applicable to one's position at the bank.
- Possess and maintain a current driver's license and a vehicle with appropriate insurance coverage. Both are required to drive while performing assigned duties and responsibilities.
- Possess and maintain adequate skills in computer operation, including email, word processing, spreadsheet, and specialty software programs.
- Possess and maintain adequate typing skills to meet the needs of the position.
- Possess and maintain adequate math skills to meet the needs of the position. This may include the ability to count currency and coin, calculate interest, balance accounts, add, subtract, multiply, and locate routine mathematical errors.
- Practice effective and efficient organizational and time management skills.
- Be able to work with general supervision while performing duties.
- Use effective oral, written, and interpersonal communication skills. This includes the ability to apply common sense when carrying out instructions, interpreting documents, understanding procedures, writing reports and correspondence, and speaking clearly to customers and employees.
- Be able to deal with routine problems involving multiple facets and variables in standardized situations.

SUPERVISOR RESPONSIBILITY

The Commercial Loan Officer is not responsible for the supervision of any employee(s).

ENVIRONMENT, PHYSICAL & MENTAL DEMANDS

The environment for this position is primarily a non-confined office-type setting in which employees are free to move about at will. This environment may include some minor annoyances, such as noise, odors, drafts, temperatures, etc.

Physical demands include writing, typing, speaking, listening, lifting (up to 25 pounds), driving, carrying, seeing (such as close, color and peripheral vision, depth perception, and adjusted focus), sitting, walking, standing, squatting, kneeling, and reaching.

Mental demands include analytical reasoning, reading and understanding documents or instruments, performing detailed work, following directions, problem solving, providing effective customer or employee communication, performing accurate math calculations, understanding language, engaging in effective verbal and written communication, enduring stress, conducting multiple concurrent tasks, and withstanding constant interruptions.

Physical and mental demands also include correct usage of the following equipment: telephones, cellular phones, copy and fax machines, adding machines or calculators, encoders, money counters, credit card terminals, postage machines, cash recyclers, vaults, computers, and related printers.

Work environment characteristics, physical demands, and mental demands are representative of those an employee encounters while performing the essential functions of this job and represent the knowledge, skill, and/or ability required to perform the job in a satisfactory manner. Individual abilities may result in some deviation from these guidelines.

Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions of the job.

QUALIFICATIONS

These qualifications are general guidelines normally considered essential to the satisfactory performance of this position. The specifications 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 deviations from these qualifications.

- Bachelor's degree in Finance, Business Administration, Accounting, or a related field preferred.
- Minimum of 5 years of experience in commercial lending, including a strong understanding of commercial loan products, underwriting, and financial analysis.
- Experience in structuring, underwriting, and managing commercial loans, including working capital lines of credit, term loans, and real estate loans.
- Proven track record in business development and managing client relationships in a banking environment.
- Strong knowledge of lending regulations, including compliance with federal and state laws governing commercial lending.
- Strong financial analysis skills, with the ability to assess business financials, determine creditworthiness, and structure appropriate loan products.

- Excellent relationship-building and client management skills, with the ability to cultivate long-term business relationships.
- Exceptional communication and interpersonal skills, with the ability to effectively engage with clients, internal teams, and senior management.
- Proficiency with banking software, loan origination systems, Microsoft Office Suite (Excel, Word, PowerPoint, Outlook, Teams), and financial modeling tools.
- Strong negotiation skills, with the ability to work through complex deals and resolve issues that arise during the lending process.
- Excellent organizational and time-management skills, with the ability to prioritize tasks and manage multiple loans simultaneously.
- In-depth knowledge of the local market, including regional business trends and competitive landscape.
- Ability to perform in a fast-paced work environment, with a focus on meeting client needs and achieving business growth targets.
- Ability to work additional or non-standard hours as needed to meet deadlines or respond to other situations requiring extended availability.

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

