

Commercial Loan Officer

Job Description Summary

The Commercial Loan Officer is responsible for soliciting, negotiating, analyzing, underwriting and coordinating the closing of complex construction, residential, equipment, SBA, commercial building and other business loans in compliance with the Bank's lending policies and procedures; develops business checking and deposit relationships with customers; and promotes business for the Bank by maintaining good customer relations and referring customers to appropriate staff for new services. The position of Commercial Loan Officer assists in attaining established Bank goals through active participation in sales management and officer call programs, and is expected to provide leadership, training and support to less experienced loan officers and other staff members. Occasionally performs managerial duties in the absence of the Supervisor. This position reports to the Norman Market President.

Primary Responsibilities/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 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 Senior Loan Management 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; approves loan disbursements in accordance with agreements.
- Ensures that credit inquiries 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 framework, commitment, engagement, 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.
- Performs verifications as needed.
- 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.
- Provides deposit and loan account ratings.
- 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.
- Responsible for meeting annual loan and deposit growth goals assigned by senior management; participates in various internal committees assigned by senior management.
- Provides leadership and training to less experienced loan officers and other staff members.
- Assists Senior Management with developing, analyzing and finalizing complex loan agreements with representatives of large businesses.
- Responds to inquiries or refers inquiries to the appropriate department or person, and exhibits the necessary follow through with customers and/or staff involved.
- 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.

- Assumes responsibility for special projects; gathers data and prepares reports for Senior Management, audits and other personnel.
- Assists the supervisor in performing personnel actions including performance appraisals, disciplinary actions, and interviewing candidates for employment; may supervise the daily activities of staff including, but not limited to, effective delegation of assignments, developing work schedules and providing necessary training.
- Processes, solves and answers complex customer transactions, problems or inquiries.
- Treats people with respect; keeps commitments; inspires the trust of others; works ethically and with integrity; upholds organizational values; accepts responsibility for own actions.
- Demonstrates knowledge of and adherence to Equal Employment Opportunity (EEO) policy.
- Assures compliance with all Bank policies, procedures and processes, and all applicable state and federal banking laws, rules and regulations; adheres to Bank Secrecy Act (BSA) responsibilities that are specific to the position.
- Completes administrative tasks correctly and on time; supports the Bank's goals and values; benefits the Bank through outside activities.

Required Skills/Qualifications

- Bachelor's degree (BA) or equivalent from a **four-year** college or university; **five years** related experience and/or training; or the equivalent combination of education and experience. Work related experience should consist of a financial analyzing or lending background. Educational experience, through in-house training sessions, formal school or financial industry related curriculum, should be business or financial industry related.
- Intermediate 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.
- Intermediate experience, knowledge and training in all lending activities and terminology.
- Intermediate knowledge of commercial, construction, real estate and consumer loan processing.
- Ability to lead less experienced loan officers and other staff members as assigned.
- Intermediate 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, with the ability to provide leadership, supervision and training for employees using positive supervisory techniques to ensure maximum productivity; demonstrated ability in organization and delegation skills.
- Basic knowledge of human resource and labor laws and policies.
- Basic skills in computer terminal and personal computer operation; host computer system; word processing, spreadsheet and specialty software programs.
- Intermediate typing skills to meet production needs of the position.
- Advanced 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.
- Ability to work with no supervision while performing duties.
- Current driver's license and a vehicle with appropriate insurance coverage if required to drive in the course of performing assigned duties and responsibilities.

PHYSICAL REQUIREMENTS & WORKING CONDITIONS: Sitting or standing for long periods of time, walking, finger dexterity, repetitive motions, talking, hearing and visual acuity. Professional office environment. Occasional lifting of storage boxes.

FIRST LIBERTY BANK IS AN EQUAL OPPORTUNITY EMPLOYER –M/F/Vets/Disabled

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