



## **Commercial Loan Officer**

### **Essential Functions and Basic Duties:**

- Issuing and servicing all commercial loans
- Actively seeking and promoting new commercial loans
- Excellent interpersonal and communication skills must be exhibited to positively represent the bank to customers
- Properly handling customer relations when promoting new loans or servicing exiting loans
- Manage portfolio of relationships to include obtaining up to date financial information and evaluating the continued credit worthiness of the borrow.
- Being familiar with all types of collateral, methods or means used to secure commercial loans
- Represent the Bank in industry and professional associations, community organizations, local business groups, etc., and promote the Bank's favorable image.
- Make frequent outside calls on clients and prospects.

### **Requirements:**

- Bachelor's degree or 5 or more years related bank compliance experience and or training is preferred.
- Proficient in MS Office Suite and electronic workpapers.
- Strong oral and written communication skills in order to work well with all levels of the organization.
- Good financial and cash flow analytical skills.
- Able to work independently and be able to grasp new concepts quickly, troubleshoot problems, multi-task and prioritize projects.