

Job Title: Commercial Lender

Area: Jefferson, Shelby, Bullitt, and Spencer Counties

Supervision Received: Chief Lending Officer

Supervision Exercised: Functional Supervision

FSLA Status: Full-time, Exempt

Summary

Responsible for aggressively soliciting and servicing both existing and prospective customers, producing a variety of commercial loans within the assigned footprint. Establish and build relationships with Centers of Influence to expand referral network, generating opportunities for the bank.

Essential Duties & Responsibilities

To perform this job successfully, an individual must be able to perform each essential duty and responsibility satisfactorily.

- Understand applicant financial status, credit, and property evaluations to determine feasibility of granting loans to commercial borrowers.
- Obtain and compile copies of loan applicants' credit histories, corporate financial statements, and other financial information needed for sound financial decision making.
- Meet with applicants to obtain information for loan applications and to answer questions thoroughly explain the process
- Explain to customers the different types of loans and credit options that are available, as well as the terms to those services.
- Review loan agreements to ensure that they are complete and accurate according to policy
- Approve loans within specified limits and confer with executive management about loan applications outside those limits.
- Handle customer complaints and take appropriate action to resolve them
- Stay abreast of new types of loans and other financial services and products to better meet customers' needs
- Review and assure that all assigned credit and loan files are accurately maintained and up to date
- Submit applications to credit analysts for verifications and recommendations
- Build relationships in the marketing area
- Perform other assigned duties.

Minimum Qualifications

- *Bachelor's Degree in Business or related field*
- *At least three years of experience in loan production in commercial and real estate lending, loan portfolio administration and product sales.*
- *Extensive experience evaluating various financial documents for lending purposes*
- *Must have strong relationship management skills for key commercial, small business*
- *Highly developed analytical and underwriting expertise with demonstrated selling skills*

A combination of education and experience may be substituted when competency is demonstrated. Reasonable accommodations may be made to those who are able to perform the essential duties of the job. The incumbent must be able to pass any required drug test and new hire physical examination.

Specialized Skills and Knowledge

- Professional image in personal appearance and correspondence
- Highly developed analytical and underwriting expertise, credit quality focus
- Excellent oral and written communications
- Well-developed interpersonal skills
- Mature business judgment and decision making
- Ability to use critical thinking skills to evaluate information
- Ability to use both inductive and deductive reasons to formulate decisions
- Strong, active listener
- Sales energy

Working Conditions

- *Work is typically performed in a business office sitting at a desk. Long periods of time sitting at a computer, looking at the computer screen. Outside work, including visits to customers and prospects.*

Other Requirements

- May be required to attend and participate in professional development activities outside the bank to stay abreast of new developments, best practices, and statutory and regulatory changes in Human Resources practice and law.
- Pursuant to the Drug Free Workplace Act of 1988, all employees must remain drug free and alcohol free when reporting to work, while at work and while engaged in any work related activities.
- Comply with all Bank Secrecy Act rules and regulations and any related laws and regulations.

Note: *This document and the statements contained within it are intended to describe the general nature and level of work being performed by the employee assigned to this position. They are not intended to be construed as an exhaustive list of all responsibilities, duties and skills required of the employee.*