

**POSITION TITLE:** Commercial Loan Officer, Commercial Services  
**REPORTS TO:** Senior Vice President, Credit Administration  
**CLASSIFICATION:** Exempt  
**PREPARED:** June, 2011

## **SCOPE:**

The Commercial Loan Officer, Commercial Services will report directly to the Senior Vice President, Credit Administration. The Commercial Loan Officer, Commercial Services is responsible for managing an assigned commercial loan portfolio for the bank. The Commercial Loan Officer, Commercial Services will originate commercial loans and work directly with assigned customers in that process.

The Commercial Loan Officer, Commercial Services is responsible to make certain all commercial loans within the assigned portfolio are made within bank policy and applicable laws and regulations. This position is also responsible for the overall credit quality of the assigned commercial loan portfolio and assuring that the bank is achieving margin and fee income goals.

## **ACCOUNTABILITIES:**

### *Loan Portfolio Management: 50%*

- Responsible for managing the assigned commercial loan portfolio. This responsibility includes credit quality, credit approval and the profitability of the portfolio.
- This position will pay particular attention to credit quality. Responsibilities include overseeing the collection of delinquent commercial loans, recommendations for commercial charge-off's, and collection of charged-off commercial loans within the assigned portfolio.
- Responsible for assuring that the bank maximizes fee income associated with loans.

### *Managing Commercial Loan Administration: 10%*

- Responsible for assuring that the bank maximizes fee income associated with loans.
- Assist with training lending staff on various compliance laws.

### *Cash Management: 10%*

- This position will stay aware of competitor product offerings and adjust our product offerings to meet commercial client needs.

*Business Development and Sales: 25%*

- Responsible for generating new commercial loan volume for the bank. This will include soliciting new business relationships and deepening relationships with existing customers.
- Responsible for deepening customer relationships with existing customers. This will be accomplished through understanding the full account relationships with customers and making sales calls to those customers to solicit additional product sales.
- Responsible for referring customers to the Retail Department of the bank for deposit relationships. This can include DDA accounts, as well as other liability products the bank offers.
- Responsible for calling on key, high visibility customers.

*Other: 5%*

- Active involvement in community and civic organizations, as appropriate, to represent the Bank in the community.
- As part of the overall team of bank employees, this position may be requested to assist in the support of other bank activities.

**COMPETENCIES:**

*Adaptability:*

- Able to adjust quickly to different work situations and remain composed under pressure and in stressful situations.

*Analysis:*

- Ability to understand numbers and use those skills as they pertain to the loan underwriting process.

*Change Management:*

- Must embrace change and see change as opportunity. Must be willing to express and support management's ideas to affected staff.

*Compliance:*

- Must understand laws and regulations that impact commercial loan and deposit functions. Must understand how to review various banking functions to evaluate level of risk associated with these functions.

*Credit Quality:*

- Must understand credits and credit administration as relevant to a community bank.

*Customer Orientation:*

- Respond sensitively to the needs and priorities of the customer; recognize and take appropriate action to meet their needs; establish an effective working relationship with customers to gain their respect and loyalty.

*Lending:*

- Must understand all aspects of commercial lending within a community bank environment.

*Cash Management:*

- Must understand all aspects of cash management and other commercial products for business customers within a community bank environment.

*Training:*

- Must have the ability to train a professional staff to understand the various commercial services that can meet our business customer's needs.

*Management:*

- This individual must be able to supervise a staff of professionals and have the ability to set targets, develop action plans, and measure results against the defined target goals.

*Negotiation Skills:*

- Must be able to understand key issues involved with negotiating. Must be able to listen, and approach negotiation from a "win-win" standpoint with other employees and customers.

*Oral/Written Communication:*

- The ability to express thoughts and ideas in a clear and concise manner, both orally and in written form to a variety of audiences and to all levels of staff.

*Sales Skills:*

- The potential to understand and effectively apply selling techniques to open, develop and close a sale; must be able to create interest in a product and actively cross-sell other products and services.

**EDUCATION AND SPECIAL REQUIREMENTS:**

- Four year degree in business administration or related field.
- Five to ten years experience in a related field.
- Prior commercial lending experience.
- Knowledge of lending laws and regulations.
- This job requires skills needed in a typical office environment. This includes computer skills as well as utilization of office equipment.