

est. 1894

EXCHANGE BANK

relationships you can bank on.®

COMMERCIAL LENDER

Summary of Duties: Build relationships within the market area with business leaders. Evaluate and extend credit to commercial/business customers in accordance with policies and procedures to enable the maximum volume and profitability.

ESSENTIAL FUNCTIONS:

- Interview loan applicants and collect and analyzes financial and related data in order to determine the general credit worthiness of the prospect and the merits of the specific loan request.
- Establishes, and negotiates where necessary the terms under which credit will be extended, including the costs, repayment method and schedule and collateral requirements.
- Collects and analyzes information which reflects the current correct credit worthiness of customers and the current merits of existing loans. Information may be obtained by direct inspection of the applicant's business and/or collateral, review of interim financial reports, personal interview, etc.
- Adhere to all lending and operational policies which are consistent with overall Bank policies and operating objectives.
- Maintains relationships with businesses and commercial customers which will promote new business and interest for the bank.
- Review on an ongoing basis, new laws and regulations which could affect the enforceability of loan security agreements for commercial and business loans.
- Maintain membership in local organizations to increase the Bank's visibility and further personal development.
- Develop new customer prospects and promote new business.
- Participate in client and prospect calling and business development.
- Involved in the guidance, approval, implementation and adherence to Bank's lending policy.
- Management of individual loan portfolio including ongoing relationship management and growth of loan portfolio according to annual individual loan portfolio growth goals.
- Handle extensions of credit approved by the Board of Directors within limitations provided therein.
- Direct oversight/management of loan portfolio asset quality; including payment delinquency, charge-offs, non-performing loan ratio and loan ratings.
- Advise customers, where possible, on business management and financial matters.
- Maintain relationships with community affiliates and acts as the Bank's representative in civic affairs.
- Provide overdraft decisions on bank relationships, as needed.

OTHER FUNCTIONS:

- Performs other duties and responsibilities as assigned.

JOB QUALIFICATIONS

Prior banking/commercial lending experience required.

ADDITIONAL QUALIFICATIONS:

- Bachelor of Science degree in Finance, Business Administration or Accounting preferred and/or equivalent combination of education and work experience.
- Excellent written, verbal and analytical skills.
- Ability to maintain confidential information.
- Ability to work independently in a fast-paced environment with tight deadlines.
- A minimum of four years' experience in commercial and installment lending.
- Regulation B, C, O, P, Z and X knowledge
- Bank Secrecy Act and Community Reinvestment Act knowledge.
- Ability to work efficiently and effectively with various functions in Microsoft Outlook, Word and Excel
- Banking or lending schooling preferred.
- Ability to travel from place to place for meetings with clients and within the bank.

Working Conditions:

Stationed at desk 25-50% of working time.

- No specific hazards.
- No unusual physical exertion required.