



## VP COMMERCIAL LOAN OFFICER

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| <b>TITLE:</b> VP, Commercial Loan Officer                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | <b>REPORTS TO:</b> EVP/Chief Lending Officer |
| <b>DEPARTMENT:</b> Commercial Lending                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | <b>FSLA:</b> Exempt                          |
| <b>JOB SUMMARY:</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |                                              |
| <p>Responsible for soliciting and servicing prospective and existing clients resulting in the production of a variety of commercial loans involving complex negotiations and credit assessments and ensuring loans meet stringent underwriting criteria. In addition, this position is responsible for managing a portfolio of business and individual relationships, while seeking new accounts through calling efforts, marketing, and referrals.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |                                              |
| <b>EXAMPLES OF KEY DUTIES:</b> <i>(Duties are illustrative and not inclusive and may vary with individual assignment.)</i>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |                                              |
| <ul style="list-style-type: none"> <li>➤ Analyze all aspects of credit risk transactions (including commercial loan facilities, including working capital lines, term loans, commercial mortgage and commercial construction loans for new and existing customers. Develop, negotiate and deliver appropriate transaction, documentation and loan structures on behalf of the Bank</li> <li>➤ Strong contribution to credit analysis, deal structuring, regulatory, compliance and policy adherence, underwriting, documentation and deal close processes.</li> <li>➤ Identify, engage, and diligently on-board, new customers within the business’ defined markets, jointly contributing to the profitability of the commercial banking business and enhancing commercial banking relationships generally.</li> <li>➤ Orally present and justify proposed loans and loan relationships to both Senior Management and, when applicable the Bank’s Director’s Loan Committee.</li> <li>➤ Proactively assess customer needs and propose effective solutions to commercial customers</li> <li>➤ Develop new commercial bank relationships through business development activities leveraging referral sources and existing clients/members.</li> <li>➤ Actively monitor and manage the relationship with a customer by fully understanding their goals, objectives and status of the customer’s business.</li> <li>➤ Actively manage/monitor loan relationships through collection of financial data and other pertinent information to assess ongoing financial condition of the Borrower.</li> </ul> |                                              |
| <b>QUALIFICATIONS:</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |                                              |
| <p><b>Education:</b><br/>Bachelor’s Degree required; Minimum of five (5) to seven (7) years commercial lending experience, with an emphasis on commercial and industrial lending and/or commercial real estate lending.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |                                              |

The above statements are intended to describe the general nature and level of work performed rather than an exhaustive list of all duties and responsibilities and skills required for the position. The Job duties may be changed at any time at management’s discretion. The job description is not intended to create an employment contract of any kind.



**Required Skills:**

- Outstanding verbal and written communication skills, able to multi-task in a high paced environment. Strong organizational skills
- Solid understanding of financial statements and accounting principles including valuation techniques and cash flow analysis
- Experience with multifamily, commercial real estate, C&I, and SBA loans from \$100,000 to \$10,000,000
- Excellent relationship management skills together with well-developed business development skills
- Proven experience in cross selling products and meeting sales goals
- Self-starter with clear results orientation and a capacity to operate independently, appropriately balancing short, medium and long term objectives
- Flexibility to coordinate and manage multiple transactions and processes at the same time ensuring delivery against deadlines, customer expectations and business priorities
- Well-developed profile in the local business community in order to leverage that profile into effective working relationships with new and existing customers and internal partners

**PHYSICAL DEMAND AND EQUIPMENT USED:**

Must be able to sit, walk or stand for extended periods.  
Must be able to travel to branch locations.  
Must be able to travel for business related matters.  
General Office environment  
General Office equipment

**LAST UPDATED: September 2022**

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