



Loan Officer

DEPT./LOCATION:

REPORTS TO: Commercial Lending Manager

CLASSIFICATION: Exempt/Full-Time

Position Summary:

Responsible for providing a full range of banking services and managing customer relationships. An emphasis is placed on client contact, sales and service.

Duties and Responsibilities:

1. Develop new client relationships, on a proactive basis, from phone contacts, walk-in traffic and client referrals.
2. Meet with applicants to obtain information for loan applications and to answer questions about the process.
3. Collect and analyze applicants' financial status, credit and property evaluations to determine the feasibility of granting loans.
4. Establish and negotiate when necessary the terms under which credit will be extended, including the costs, repayment method and schedule, and collateral requirements.
5. Complete client loan write-ups to support lending recommendation and approve loans to the extent of personal lending authority and/or recommend loans for approval based on River Bank's loan policy and procedures.
6. Monitor the quality of loan portfolios on a continuous basis through loan repayments, deposit activity and financials, and take necessary action to collect from past due accounts.
7. Ensure all changes and proper documentation are in the assigned files and that follow-up ticklers and reports are completed to minimize exposure and loss to River Bank.
8. Review and update credit and loan files. Ensure compliance to law and River Bank's loan policies in regards to loan collateral evaluation, credit quality (risk rating), compliance to your lending limits and supporting documentation.
9. Provide adequate information for future loan losses for loan portfolio and ensure all actions are taken to protect River Bank's assets and minimize losses.
10. Work with and cooperate with Credit Analysts and Loan Processors to promote strong working relationships.



11. Sell additional products/services by clarifying customer needs, validating services being delivered, presenting features and benefits, and closing by asking for their business.
12. Make referrals as appropriate.
13. Handle customer complaints and take appropriate action to resolve them.
14. Be aware of and support the Bank's efforts in meeting the Community Reinvestment Act (CRA).
15. Other duties as assigned.

Desired Knowledge, Skills and Abilities:

1. Excellent communication, interpersonal and organizational skills.
2. Knowledge of financial statement analysis and generally accepted accounting principles.
3. Knowledge of loan policy, business lending guidelines and loan structure and loan documentation.

Position Requirements:

1. Bachelor's Degree in Accounting, Finance, Business or a related field is preferred.
2. A minimum of 3-4 years of professional commercial banking experience.

Work Environment/Physical Demands:

Work is performed largely in an office environment, during normal business hours. Deadline pressure is an integral part of the job. Regular mental and visual concentration for computer usage and reading complex and technical compliance information is required. Position will alternate between walking, sitting, standing, stooping, bending, and occasional lifting up to 15 pounds of office supplies and/or documents throughout work shift.

Acknowledgement:

I understand that this job description describes the general nature and level of work performed by associates assigned to this position. It does not state or imply that these are the only duties and responsibilities assigned to the job, and does not create an employment contract. I also understand that I may be required to perform other job-related duties as requested by Management. All requirements are subject to change over time, within Management's sole discretion, and to possible modification to reasonably accommodate individuals with a disability.

Signature

Date