



Commercial Loan Officer

DEPT./LOCATION: Loan Officer

REPORTS TO: Chief Lending Officer

CLASSIFICATION: Exempt, Full-Time

Position Summary:

The Commercial Loan Officer is 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. Proactively develop new client relationships from phone contacts, in-person events, 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 documents and analyze applicants' financial status, credit, and property evaluations to determine the feasibility of granting loans.
4. Establish and negotiate the terms under which credit may 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. Sell additional products/services by clarifying customer needs, validating services being delivered, presenting features and benefits, and closing by asking for their business.
11. Make referrals as appropriate.
12. Handle customer complaints and take appropriate action to resolve them.



13. Network and build relationships within the community to promote River Bank's financial services and lending opportunities.
14. Be aware of and support the Bank's efforts in meeting the Community Reinvestment Act (CRA).
15. Other duties as assigned.

Position Requirements:

1. High School diploma or GED.
2. Three years of professional commercial banking experience.
3. High integrity and confidentiality.
4. Knowledge of financial statement analysis and generally accepted accounting principles.
5. Knowledge of loan policy, business lending guidelines and loan structure, and loan documentation.
6. Excellent communication, interpersonal, and organizational skills.
7. Strong relationship-building skills.

Desired Knowledge, Skills and Abilities:

1. Bachelor's degree in Accounting, Finance, Business or a related field.