

First Federal Savings and Loan Association of Greene County
Job Description
Commercial Loan Officer

JOB SUMMARY

The Commercial Loan Officer is responsible for assessing the needs of business customers and providing appropriate banking solutions, adhering to the Association's business development strategy in order to achieve profit and growth objectives as established by management. This includes actively cultivating and managing a portfolio of performing commercial loans, as well as managing all degrees of risk within the portfolio. This person reports directly to the Commercial Lending Manager.

ESSENTIAL FUNCTIONS

1. Manage and grow an active pipeline of viable commercial loan opportunities.
2. Maintain professional relationships with existing and prospective customers while proactively soliciting new business. This includes, but is not limited to:
 - a. Conduct thorough interviews.
 - b. Assess the customer's lending and deposit needs and recommend appropriate products and services to help the customer achieve their goals while growing the Association's revenue.
 - c. Oversee the collection and review of all supporting loan documentation.
 - d. Review and ensure the accuracy of the financial analysis.
 - e. Underwrite requests in accordance with Association guidelines and federal banking regulations.
 - f. Determine whether opportunities meet the Association's loan approval criteria.
 - g. Present fully underwritten loan packages to the Commercial Lending Manager, Commercial Loan Committee, and/or the Board of Directors with a recommendation of the approval decision and risk rating.
 - h. Inform loan applicants of approval decisions in a timely manner and ensure written communication of the decision is properly prepared and delivered to the applicants.
 - i. Attend commercial loan closings.
 - j. Closely monitor loan portfolio and reevaluate risk ratings as the degree of risk changes.
 - k. Respond to customer inquiries and concerns promptly and professionally. Demonstrate a commitment to providing superior customer service that builds strong and trusting relationships.
3. Foster and maintain beneficial relationships with Centers of Influence.
4. Manage loan delinquencies and effectively communicate with borrowers appearing on the Past Due Notes Report to mitigate loan loss. Document communication efforts with past due borrowers.
5. Review, track, and approve payouts for construction loans.
6. Work collaboratively with the Commercial Lending Manager on matters including loan documentation, anticipated payoffs or large paydowns, and the status of customer accounts and relationships.
7. Demonstrate a thorough understanding of the Association's products and services in order to propose solutions for the banking needs of business customers. Adhere to Association policies and procedures that support the business banking (commercial lending and commercial deposit) functions of the Association.
8. Review loan files and customer information for completeness, accuracy, and compliance while maintaining various logs and tracking systems.
9. Assist with clearing post-closing exceptions.

10. Manage financial statement tracking and collection requirements within assigned portfolio.
11. Manage annual reviews in a timely manner while obtaining/reviewing /underwriting supporting financial statements.
12. Respond to auditor and examiner requests, as requested by management.
13. Actively participate in community/civic organizations and activities that reflect favorably upon the Association.
14. Attend meetings and seminars, as required.
15. Ensure customer privacy, security of files, and appropriate staff access.
16. Perform other duties as assigned.

QUALIFICATIONS/EXPERIENCE

1. A minimum of three (3) years of experience working with the application, processing, and/or servicing of commercial loans required.
2. Post-secondary educational degree in a business or finance related field preferred.
3. Must demonstrate thorough experience in commercial loan underwriting.
4. Possess an understanding of commercial loan interest and billing calculations.
5. Must demonstrate a commitment to providing superior customer service through ongoing relationship building and the effective resolution of customer concerns.
6. Must possess excellent verbal and written communication skills, including the ability to communicate lending regulations/processes in a non-technical and conversational manner with others.
7. Strong ability to organize, prioritize, and multi-task while maintaining close attention to detail.
8. Must demonstrate a sound understanding of federal banking regulations.
9. Ability to analyze and comprehend complex financial data.
10. Ability to perform arithmetic calculations.
11. Ability to routinely operate standard office equipment such as computer, photocopier, fax machine, and multi-line telephone system.
12. Possess proficient computer skills such as experience with Microsoft applications, standard banking platforms, and various virtual meeting platforms.
13. Ability to read and understand documents of varying technical degree and length. For example, business letters, memorandums, bank policies, banking regulations, contracts, periodicals, safety rules, training materials, and office equipment instructions.
14. Must demonstrate a professional image within office environment and community.
15. Preferred residency within the community of which he/she is assigned.
16. Ability to work a flexible schedule, including extended hours and weekends, as necessary.
17. Must be physically present on-site to interact with customers, co-workers, and other business associates.
18. Must maintain current driver's license to travel to and from Association offices, closings, and approved training events.

PHYSICAL REQUIREMENTS

The physical requirements for this position are defined according to the following guideline:

Occasionally – up to 20% of the time

Frequently – from 21% to 50% of the time

Constantly – at least 51% of the time

1. Occasionally lift 10 lbs.
2. Occasionally stand on feet without moving about for extended periods of time.
3. Occasionally lift objects from one level to another.

4. Occasionally carry objects in hands, arms, or on shoulders.
5. Frequently kneel or bend at knees or coming to rest on knees.
6. Frequently climb such as ascending or descending stairs, ramps, ladders and the like.
7. Frequently stoop or crouch by bending legs and spine or by bending downward or forward at the waist.
8. Frequently walk about on foot.
9. Constantly sit in a normal seated position.
10. Constantly reach by extending hands and arms in any direction.
11. Constantly work with hands, but without finger dexterity to seize, hold, grasp, or turn.
12. Constantly use finger dexterity to manipulate objects with fingers rather than whole hands.
13. Constantly talk to, express, or exchange ideas through spoken word.
14. Constantly hear to perceive the nature of sounds by ear.
15. Constantly use sight skills for the purpose of seeing objects clearly within a very short distance and in a greater distance. Color vision, sharp focus, depth perception, and field of vision would be frequently needed.