



POSITION DESCRIPTION

Position Title: Commercial Loan Officer/Relationship Manager
Reports To: Commercial Loan Team Leader **Hours:** Monday - Friday
Department: Commercial Loans **FLSA Status:** Exempt

POSITION SUMMARY:

The Commercial Loan Officer/Relationship Manager will solicit and originate new, profitable banking relationships while providing personalized and superior service to the Bank's existing client base. The Commercial Loan Officer/Relationship Manager is responsible for expanding the Bank's client base, growing the loan and deposit portfolio, increasing revenue, maintaining credit quality, providing on-going administration of client financial information, and effectively cross-selling. The Commercial Loan Officer/Relationship Manager will provide leadership, support, and guidance to fellow employees in accomplishing the Bank's mission and goals. Commencement employees embrace and practice the Bank's core values: Dedication, Teamwork, Integrity, and Respect and support an environment of diversity, equality, and inclusion within all aspects of the organization.

ESSENTIAL DUTIES AND RESPONSIBILITIES

- Assure compliance with all Bank policies and procedures as well as state and federal banking regulations, as applicable
- Follow all BSA/AML/OFAC guidelines and complete annual training as assigned
- Solicits new business within the Bank's desired markets to grow the Bank's loan and deposit portfolio and revenue.
- Meets with clients and prospects to discuss needs, provide guidance, and outline appropriate products and services to produce integrated financial solutions.
- Provides superior, personalized customer service through on-going client contact. Enhances each relationship to maintain a long-term relationship perspective.
- Handles the largest and most complex loans.
- Prepares and presents for approval credit analysis/underwriting for all borrowing needs.
- Negotiates and approves loans within assigned limits, referring those above the limit and/or of a policy nature to the appropriate approval level.
- Analyzes, documents, structures and prices loans that adhere to Bank policies and guidelines so that loan quality and profitability standards are met.
- Ensures proper administration and maintenance of loan files for timely collection of client financial information. Reviews maturing loans on a timely basis for renewal and/or other appropriate credit decisions.
- Monitors assigned client base to ensure timely identification of loans reflecting deteriorating credit quality and takes appropriate action to minimize the Bank's risk of loss.

- Ensures all administrative reports and approvals are properly completed and in a timely manner.
- Possesses a thorough knowledge of banking products, services, policies and procedures. Remains well-informed of new products and services, key industry trends, laws, regulatory policies, and accounting practices.
- Actively participates in the Sales Team and Production Team meetings and consistently contributes toward effective team problem solving with staff, peers, and Management.
- Takes a leadership role in community affairs and activities where warranted for effective business development and Bank exposure. Consistently demonstrates and encourages corporate values.
- Contributes to a favorable public image of self and Commencement Bank by establishing and maintaining professional relationships and through community participation (civic, industry, and professional). Genuinely supports community outreach programs / non-profit organizations – preferably at board-level.
- Performs other tasks as may be assigned by Management, i.e., completion of various reports, profit planning, capital budgeting, market research, etc.

SUPERVISORY RESPONSIBILITIES

None

WORK ENVIRONMENT

- Must be able to remain in a stationary position for extended periods of time
- Must be able to effectively communicate and exchange accurate information
- Must be able to work in a branch environment with moderate noise levels and with frequent employee/customer contact and interruptions during the day

EDUCATION AND/OR EXPERIENCE

- Bachelor's degree (BA) in Business and ten years of business banking sales, business credit analysis and relationship management experience or appropriate combination of education and experience
- Knowledge of internet software and Microsoft Office Word, Excel and Outlook

LICENSES

- Must have valid driver's license

TRAVEL

- Occasional, local travel required

Job description may change at any time.