



Commercial Loan officer

JOB DESCRIPTION

The Commercial Lender will have a goal of making loans and adding value for our customers. Responsibilities include developing a prospect list for new commercial lending relationships, analysis and evaluation of financial statements and cash flows, cultivating existing relationships for new loans, develop and present loan recommendations on credits exceeding assigned lending authority. Commercial Lenders must have proven business development skills including involvement in community activities and organizations.

ESSENTIAL FUNCTIONS

- Underwriting, analysis and presentation of financial statements and tax returns for credit decision.
- Facilitate loan closing by explaining all documents to customers and obtaining required signatures.
- Recommend other Exchange Bank products and services to meet bank budget goals and lender key accountabilities and refer to the appropriate area to best serve our customer's needs.
- Establish relationships including real estate brokers and builders and leading small business prospects for C&I and CRE loans, presenting information to professional groups within the community, and maintaining a high degree of visibility for Exchange Bank.

REQUIRED SKILLS

- Bachelor's Degree or equivalent work experience.
- 5 years minimum commercial/business banking experience.
- Knowledge of underwriting, cash flow and credit analysis and closing procedures.
- Experience with federal lending regulations governing real estate lending.
- Accuracy and meticulous attention to detail required.
- Strong reconciliation skills.
- Advanced negotiation skills.
- Excellent oral, written, and interpersonal communication skills.
- Ability to manage multiple requests simultaneously while meeting deadlines, and flexibility to change direction as needed.
- Team-oriented and the ability to work collaboratively across all levels of the organization.
- Advanced problem-solving and analytical skills.

Job Type: Full-time

Experience:

- Commercial Lending – Minimum 5 years (Preferred)

Work Setting:

- Indoors, Environmentally Controlled
- Spend Time Making Repetitive Motions
- Spend Time Sitting
- Spend Time Using Your Hands to type, handle files, lift up to 30 lbs. on occasion

All qualified applicants will receive consideration for employment without regard to race, color, religion, sex, sexual orientation, gender identity or national origin.