

JOB TITLE: COMMERCIAL LOAN OFFICER

Location: Farmington

Type: Full-Time/ Exempt

Position Summary:

Identify potential commercial loan clients and manage a portfolio of commercial customers on an ongoing basis

Qualifications Required:

- Four year business degree
- Knowledge of accounting principles and practices
- Proficient in Windows Office applications, Word, Excel and Outlook
- Prior experience as a Commercial Loan Officer or Commercial Portfolio Manager
- Credit analysis experience with completion of a formal Credit Training program
- Ability to analyze and report on financial data

Essential Functions and Responsibilities:

- Meets and exceed goals of: attracting new relationships; annual loan budgets; new deposit accounts and dollars; fees earned and minimum pricing standards
- Development of a targeted prospect list
- Maintain and grow assigned portfolio and customer base
- Present commercial loans to the Management Loan Committee
- Maintain all credit reviews on a timely basis and identify new credit issues proactively
- Collect and analyze all required information for commercial loans
- Ensure annual review process of loans is performed according to established standards
- Analyze and propose new, renewed and modified credit presentations
- Resolve data integrity issues in a timely manner
- Perform detailed credit due diligence
- Direct the closing process of commercial loans

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- Maintain risk ratings in relation to credit policy
- Renew all notes on a timely basis
- Maintain all records and supporting documentation neatly and accurately
- Periodic review and annual affirmation of credit conditions of borrowers and reserves
- Analyze financial statements
- Review and handle modifications and amendment requests
- Maintain close relationships with customers by periodic visits of no less than twice a year
- Ensures compliance with Fair Lending, CRA and HMDA requirements
- Meet/exceed goals of reducing criticized assets
- Assist in the correction of all Formal Agreement Articles and MRA's
- Early recognition of credit problems, quick development/implementation remedial actions
- Prepares timely CPC forms.
- Tests loans to measure and control concentration risk
- Obtains borrower financial statements on a timely basis
- Responsible for collecting past due balances
- Have full understanding and ability to effectively review legal loan documents
- Attract new customer deposits and enhance existing customer deposit relationships
- Ability to travel to customer location as needed

Salary Range: \$100,00-\$125,000