



## Commercial Loan Officer

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**FUNCTIONAL TITLE:** Commercial Loan Officer

**DEPARTMENT:** Commercial Loan

**REPORTS TO:** Senior Loan Officer, Branch President

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**GENERAL SUMMARY:** Develops and manages commercial loan accounts that meet established lending requirements and provide maximum profitability to the bank at minimum risk.

**MAJOR DUTIES and RESPONSIBILITIES:**

1. Interviews loan applicants, and collects and analyzes financial and related data to determine the general creditworthiness of the prospect and the merits of the specific loan request.
2. Establishes, and negotiates where necessary, terms under which credit will be extended, including the costs, repayment method, and schedule and collateral requirements.
3. Approves loans up to approved lending authority and serves as a contact officer on loans above this limit. In general, handles the more complex and substantial department loans.
4. Collects and analyzes information that reflects the current creditworthiness of customers and the current merits of existing loans. May obtain information through direct inspection of the applicant's business and/or collateral, review of interim financial reports, personal interview, and other means.
5. Monitors loan repayment activities and takes necessary action to collect from past-due accounts.
6. Advise customers, where possible, concerning business management and financial matters.
7. Develops new business by contacting prospects and customers, cross-sells bank services.
8. Serves as member of loan committee which makes preliminary evaluations of loan requests.
9. Develops material for and makes loan presentations to the executive committee where required.
10. Participates in community affairs to increase the bank's visibility and to enhance new business opportunities.
11. Serves as a contact officer for non-borrowing accounts and loan customers for matters relating to other bank services.
12. Counsels with and assists in the training and development of commercial loan officers.
13. Undertakes special projects relating to departmental services as assigned by the senior loan officer.
14. Maintains compliance with Bank Secrecy Act/Anti-Money Laundering Policy of Procedures and regulations related to the implementation of such procedures.
15. Maintains compliance with all internal policies, procedures and regulations issued by State or Federal regulators.