



Job Description

Position Title: Commercial Loan Officer	Department: Community Banking
Reports To: Commercial Branch Manager or Cmrc'l Loan Center Mgr.	<input checked="" type="checkbox"/> Exempt
Position Purpose	
Develop and manage standard business credits and relationships. Able to operate with a minimum of direction. Able to develop a portfolio of new business relationships. Manage a loan portfolio of \$15-\$20 MM in rural or agricultural markets, \$20-\$25 MM in metropolitan markets.	
Education/Experience	
<ol style="list-style-type: none"> 1. Bachelor's degree in accounting, finance, business, or economics, or equivalent experience. 2. Five or more years experience in commercial credit and business development. 	
Job Requirements/Skills	
<ol style="list-style-type: none"> 1. Proven ability to develop and manage new business relationships. 2. Ability to develop and manage small to mid-size business relationships. 3. Strong credit and analytical skills. 4. Strong relationship management skills. 5. Strong presentation and negotiation skills. 6. Ability to underwrite and structure commercial credits. 7. In-depth knowledge of cash management products. 	
Essential Functions	
<ol style="list-style-type: none"> 1. Develop and manage relationships with new and existing small to mid-size business customers. 2. Actively market a broad range of bank services to meet needs of business owners. 3. Prepare and present credit analysis and recommendations on borrowing requests. 4. Negotiate loan terms and conditions within scope of authority. 5. Conduct credit reviews to ensure compliance with policies and regulations. 6. Monitor all credits through periodic reviews and analysis. 7. Create awareness of the bank and its services through community activity. 8. May assist in managing or supervising loan support staff. 	
Physical Requirements	
<ol style="list-style-type: none"> 1. Sit 75% of workday. 2. Stand 25% of workday. 3. Use computer keyboard, typewriter, 10-key, and other office equipment. 	