



JOB DESCRIPTION

JOB TITLE: COMMERCIAL LOAN OFFICER
DEPARTMENT: CREDIT
REPORTS TO: CHIEF LENDING OFFICER
SUPERVISES: N/A
FLSA STATUS: EXEMPT

GENERAL SUMMARY

Develops and manages commercial loan relationships. Primary focus is on small businesses, commercial real estate, and real estate development lending. Develops new consumer and commercial deposit relationships. Candidate should be a self-starter and be able to eventually handle the day-to-day demands and responsibilities of carrying a loan portfolio of \$25-\$40 million. Position requires the ability to take ownership of issues and problems, as well as opportunities. Performance goals for this position will necessitate that the incumbent be a results-oriented, high-achieving employee; however, ability to work within a team is critical.

ESSENTIAL JOB FUNCTIONS

- Interviews loan applicants, gathering required information for complete credit application.
- Explains loan options, rates, terms, collateral requirements.
- Analyzes business and individual financial statements and tax returns, credit, and related data to determine general creditworthiness of prospect and the specific credit request.
- Determines, discusses, and analyzes a Borrower's Cash Flow, including their Global Cash Flow.
- Establishes and negotiates terms of credit, including costs-repayment method and schedule and collateral requirements.
- Makes decision to grant or decline credit request and notifies applicant.
- Provides complete loan information to loan assistant for processing.
- Reviews loan documentation for accuracy and completeness and assists in closing the loan.
- Ensures preparation of adverse action notices to customers denied credit on terms requested.
- Familiar with current regulatory trends and areas of focus in order to work within the prescribed regulatory framework.
- Conducts loan closings when necessary.
- Develops material for and makes loan presentations to Loan committee.
- Makes site inspections for construction loans.
- Sells financial services to current and prospective customers: Develops prospects from current personal and commercial customers, referral leads, and other sources. Contacts prospective customers to present information on available services, such as but not limited to deposit accounts, treasury management, internet banking, merchant card

services, remote deposit capture and other cash management services. Determines customers' financial services needs and prepares proposals to sell services. May prepare forms or agreements to complete sale.

- Reviews bank overdraft list daily.
- Participates in a business development call program. Monthly sales calls are expected.
- Assist CEO, CLO, and CCO in areas relative to FNB loan portfolio management.
- Reviews weekly courthouse records report for judgments, bankruptcies, and liens filed against FNB customers.
- Regular and reliable attendance.
- Other duties as assigned by supervisory personnel.

OTHER FUNCTIONS

Candidates who cannot perform some or all of these duties because of disabilities will nevertheless receive consideration for the job based on their ability to perform essential functions.

MINIMUM REQUIREMENTS

The following are required to enable job holders to perform the essential functions of the job.

1. SKILLS

Good interpersonal skills.

Good written and oral communication skills.

Analytical and problem-solving ability.

Critical reasoning.

Negotiating skills.

Sales Skills

2. KNOWLEDGE

Bank loan policy, guidelines, rate structures.

Analysis of financial/credit information.

Thorough understanding of bank regulations.

Knowledge of all business and consumer banking products and services.

Knowledge of collection laws and techniques.

Legal processes.

Documentation requirements of commercial and real estate loans.

Structuring Commercial Loans.

Working knowledge of word processing, spreadsheet and presentation software.

3. EXPERIENCE/EDUCATION

Bachelors degree in finance or business-related field OR advanced banking school with a minimum of 3 years of experience in commercial lending.

4. SCHEDULING

Some overtime to be expected in contacting customers for collection of past dues, working on deadlines, and meeting customers after-hours.

To apply for this position, download and save the Application Form located on our Careers page. Once completed, please send the Application by attaching it in an email to: careers@fnboxford.com.

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