



JOB DESCRIPTION

JOB TITLE: Consumer and Small Business Lender
DEPARTMENT: Lending - Tupelo
REPORTS TO: Community President, Tupelo
SUPERVISES: N/A
FLSA STATUS: Exempt

GENERAL SUMMARY

Develops and manages loan accounts that meet established lending requirements and provide maximum profitability at a minimum risk. Position requires the ability to take ownership of issues and problems, as well as opportunities.

ESSENTIAL JOB FUNCTIONS

- Interviews consumer and business loan applicants, gathering required information for a complete credit application.
- Explains loan options, rates, terms, collateral requirements and repayment options clearly to customers.
- Ensure all documentation is in compliance with policy, regulations and underwriting standards.
- Analyzes financial, credit, and related data to determine general creditworthiness of prospective borrower for the specific credit request. Ability in communicating adverse decisions clearly and professionally while maintaining positive customer relationships.
- Reviews loan documentation for accuracy and completeness. Assists in closing the loan.
- Collaborate with processing and other internal departments when needed for completing loans
- Develops, completes and presents credit requests to appropriate Loan Committee or approving authority.
- Monitor loan portfolio and work maturing loans before maturing date
- Reviews bank overdraft list daily.
- Reviews weekly courthouse records report for judgments, bankruptcies, and liens filed against FNB customers.
- Participates in a business development call program.
- Cross-sells other FNB products and services.
- Determines Borrower's Cash Flow, including their Global Cash Flow.
- Ensures that customers are served promptly and courteously. Handles customer service issues and high call volume while maintaining accuracy.
- Has knowledge of all consumer and business banking products and services.
- Regular and reliable attendance.
- Other duties as assigned by supervisory personnel.

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.
Financial calculator.

2. KNOWLEDGE

Bank loan policy, guidelines, pricing and term structures.
Analysis of financial/credit information.
Thorough understanding of bank regulations.
Knowledge of collection laws and techniques.
Legal processes.
Account Documentation (loan and deposit) requirements.
Banking software to retrieve information and track delinquent loans.
FNB products and services

3. EXPERIENCE/EDUCATION

Bachelors degree from an accredited university in a business or business-related field,
At least 5 years of banking experience, with preference given to experience with at least 3 years in lending / credit.

4. SCHEDULING

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

The above statements are intended to describe the general nature and level of the work being performed by people assigned to this classification. This is not an exhaustive list of all duties, skills, and responsibilities required of personnel so classified. First National Bank of Oxford management reserves the right to amend and change responsibilities to meet business and organizational needs as necessary.

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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