
Title:	Commercial Loan Officer	Location:	Stillwater
Category:	Full Time		

Position Summary

The Commercial Lender develops and manages a loan portfolio of commercial banking relationships that comply with established loan policy and regulatory requirements while at the same time provides maximum profitability to the Bank with an acceptable level of risk. This position will also cross sell Bank products and services to current clients and develop new relationships for the Bank that are profitable and enhance client relationships.

Primary Duties

- Interview loan applicants; collect and analyze financial-related data to determine creditworthiness of prospect and merits of specific loan requests. Establish and works with lenders to negotiate terms under which credit will be extended, including pricing, repayment method/schedule and collateral requirements. Provides recommendations to lenders or loan committee as appropriate.
 - Responsible for building and enhancing relationships with new and existing clients. Cross sells and refers Bank products/services. Solicits and develops new business. Contribute to the growth of loan and deposit portfolio.
 - Maintain credit quality commensurate with Bank objectives through the administration of proper documentation, technical exceptions, past dues, substandard credit and collection activities.
 - Thorough understanding of compliance issues related to the area of lending.
 - Prepare credit presentations for both existing and prospective borrowers to assist in the underwriting process. Determine the borrower's repayment ability as well as the Bank's collateral position. Suggest an asset quality rating based on relationship review. Compile an accurate relationship profitability analysis, as directed by corporate policy.
 - Identify both risks and potential risks and suggest methods to minimize the risk exposure to the bank.
 - Attend loan committee meetings and record meeting minutes. Provide committee(s) with pertinent credit related information, including preparation of such information.
 - Maintain regular and predictable attendance which includes attending branch meetings.
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Minimum Requirements

- Bachelor's degree in business, accounting, finance or equivalent experience.
 - 3-5 years of previous commercial experience.
 - Ability to communicate clearly and effectively, and interact positively with clients, vendors, and bank employees.
 - Previous sales and credit expertise.
 - Sound judgment and decision making skills.
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