



Job Description

JOB TITLE:	Business Banking Officer
REPORTS TO:	Senior Lender
DIRECT REPORTS:	N/A
FLSA STATUS:	Exempt

POSITION SUMMARY: Performs all duties associated with the Commercial Banker position in originating, underwriting and closing secured and unsecured commercial loans in accordance with established lending objectives, policies and procedures. Establishes, maintains and maximizes relationships with existing and potential customers. Strives to achieve profitable loan growth, deposit growth, and fee income. Ensures that credit quality guidelines are met/monitored.

PRIMARY ACCOUNTABILITIES AND RESPONSIBILITIES:

1. Maintains a portfolio of existing customers and maximizes relationship based on customer needs. Gathers and oversees compilation of all needed information for loan applications. Works in tandem with Credit Administration to request appraisals, applicant credit reports, background checks, reference checks, and other information pertinent to evaluation of loan applications. Corresponds with or interviews applicants or creditors to resolve questions and negotiate deal.
2. Develops new business. Dedicates at least one day out of the office weekly for sales calls and a minimum of 4 hours a week coordinating and planning sales calls.
3. Maximizes new and existing customer relationships by cross selling key deposit/fee income products/services as customer needs dictate.
4. Facilitates negotiation with customers, both new and existing, according to established standards, such as fees, loan repayment options, and other credit terms. Refers and/or presents loans to loan committee for approval in excess of individual loan approval authority. Ensures loan agreements are complete and accurate according to policy. Assures timely loan closing and funding activities. Maintains updated loan documentation and loan files.

SECONDARY ACCOUNTABILITIES:

1. Represents Bank in industry and professional associations, community organizations, local business groups, etc., and promotes Bank's favorable image.
2. Collects delinquent accounts in a timely manner within bank procedures/processes. Develops/negotiates revised loan repayment terms/schedules as necessary.
3. Remains knowledgeable and abreast of guaranteed government loan programs and other conventional financing mechanisms as vehicle for customers.

4. Compliance with bank policies and procedures and federal and state laws/regulations.
5. Performs other duties as may be assigned by Board.
6. Back up for mortgage officers when they are on vacation

TEAM/COMMITTEE ASSIGNMENTS:

- Internal Loan committee
- Executive Loan committee
- Asset Liability committee

ROLE QUALIFICATIONS:

Education

- Bachelor's degree (B.A.) from four-year college or university in the field of business, including specific courses in accounting, finance, and economics plus additional bank related training

Experience

- 3-5 years of experience in Commercial Banking

Other Skills & Abilities

- Ability to communicate well with customers and employees, both verbal and written
- Knowledge of lending regulations and policies
- Problem-solving abilities
- Business development/sales skills
- Deals professionally with all internal and external customers and assists customers in a courteous, efficient and professional manner

Performance Measures

- Maintains Commercial Loan Portfolio of 7 -10 MM
- Actively develops business for the Bank, contributing a minimum of \$3.5MM Net New Loan growth annually
- Contributes to fee/non-interest income of \$10M annually
- Maintains non performing loan at a rate of .10% or below
- Classified loans not to exceed 5% of portfolio.
- Generate 50 referrals or cross-sells.

WORKING CONDITIONS:

Work is performed largely within the Bank, community, and at customer sites with limited chance for personal injury. Prolonged and frequent mental and visual concentration required. Periodic stressful situations in response to multiple priorities within established deadlines. Work hours are generally during normal business hours. Unscheduled evening and weekend work will be needed to meet the needs of customers and employees. Occasional out-of-town and overnight business travel is required.

GENERAL NOTICE:

The statements contained in this job description describe the general nature and level of work being performed by the employee in this position. This job description does not state or imply that these are the only accountabilities and responsibilities assigned to this job. The employee holding this job will be

required to perform any other job-related duties as requested by management. All job requirements are subject to possible modification to reasonably accommodate individuals with a disability.