

Loan Officer

Job Description:

Management of Lending Loan Portfolio

Job Requirements:

- Bachelor's Degree in Business or Finance.
- 5 years of applicable experience.
- Previous Consumer and Commercial Lending experience.
- Prefer previous experience in a community bank.
- Extensive knowledge of commercial and consumer lending, servicing and related areas.
- Ability to analyze Financial Statements for credit worthiness.
- Highly developed analytical and underwriting expertise.
- Require to have an NMLS number or obtain an NMLS number.

Job Duties:

- Analyzes the credit history of applicants and determines their loan repayment capabilities.
- Negotiates credit terms, such as costs, loan repayment methods and collateral specifications.
- Develops and maintains interest rate structure to be consistent with financial institution policies and procedures, and to be competitive with current market rates.
- Evaluates potential customer loan requests and makes loan recommendations to management.
- Reviews new laws and regulations that influence business lending within the financial institution and makes recommendations to management when necessary.
- Develops new customer prospects and business for the financial institution.
- All other duties as assigned.