

Guaranty Bank Job Description

TITLE: Commercial Banking Officer

REPORTS TO: EVP, Commercial Banking, Dunn

DEPARTMENT: Commercial Banking

LOCATION: Springfield

JOB SUMMARY:

Under general supervision, but in accordance with established policies and procedures, originates commercial banking relationships by identifying potential commercial businesses, interviewing applicants, analyzing data, approving or denying credit requests, communicating decisions, and closing approved loans. Responds to questions concerning all aspects of commercial banking from various sources. Responsible for servicing commercial loan, deposit relationships, and knowledgeable of SBA guidelines. Responsible for managing a large number of business relationships, producing quality commercial loans to achieve acceptable rates of return for the loan relationship, and enhance the relationship by focusing on gathering commercial deposits balances and identifying treasury management opportunities.

ESSENTIAL FUNCTIONS:

- Interviews commercial loan applicants, gathering the information required by bank loan policy and prudent underwriting practices to make informed credit decisions. Explains options regarding rates, terms, structure, collateral and covenant requirements. Makes decisions and recommendations according to loan authorities established by bank loan policy, assembling information to present to others as necessary. Communicates credit decisions and information regarding other bank services to customers, and arranges for due diligence, closings, and disbursements. Endeavors to propose and negotiate bank deposit, treasury management, investment, credit card, trust and other services to customers.
- Underwrites credit requests by analyzing financial statements, and related information required by bank policy. Analyzes the information required, verifying information with creditors and the applicant. Requests additional information as required, and ensures timely response to exceed customer expectations and perform closings timely
- Direct the closing of approved commercial loan agreements, communicate loan decisions, including rationale, to the customer.
- Oversees process to ensure that loan closing contain appropriate credit approval requirements, borrowing resolutions, governance documentation, signatures, disclosures, credit authority, and supporting collateral documentation and perfection.
- Monitors loan relationships, gathering ongoing financial and other information from customers and correcting documentation exceptions as necessary. Maintains orderly record of correspondence and interactions with customers.
- Ensure annual loan maturities and renewals are completed to avoid any administrative past dues. Works with the Credit Department to facilitate completion of annual reviews, property inspections, monitoring covenant compliance and other items to secure the Bank's collateral position and mitigate any potential problems.
- Ensure borrowers within their portfolio are properly risk rated. Prepare quarterly watch list reports on Borrowers in this category.
- Decision daily overdrafts, both personal and corporate within designated limits as needed. Obtain approval from EVP, CLO, CCO, or bank president as needed.

- Attends bank Loan Committee meetings as necessary to present Loan Committee Presentations and to acquire necessary approval to take action. Attends other bank meetings and training as requested by supervisors and other bank officers.
- Develop a presence in the community to build relationships with attorneys, accountants, commercial realtors, and insurance agents to establish a referral base. Maintain a strong professional demeanor, as well as, enthusiasm in representing the Bank's goals and objectives. Represent the Bank in professional associations, community organizations, local business groups, and promote the Bank's favorable image.
- Develop and maintain comprehensive knowledge of the bank's commercial products including credit products, cash management, trade service products and deposits to facilitate referrals and enhance the client experience.
- Ability to manage and maintain confidential information. Ability to travel to onsite inspection locations, Bank, or workshop locations. Ability to be available for work on a daily basis and extended hours as necessary. Ability to manage multiple tasks simultaneously in a fast-paced environment. Self-motivated to work independently and take ownership of individual performance goals. Effective time management and organizational skills. Must be attentive to detail and accurate when analyzing financial statements and presenting a credit package for formal approval.

ADDITIONAL RESPONSIBILITIES:

- Follows up with loan administrative staff to correct documentation deficiencies or to acquire necessary supporting documentation.
- Interacts and cooperates with administrative staff to provide timely response to customer inquiries and servicing needs.
- Participates in monthly all-staff meetings and other bank events.

QUALIFICATIONS:

- Bachelor's degree in accounting, business administration, finance, or related field, or equivalent experience.
- 3-5 years' experience in commercial lending.
- Ability to manage complex credits.
- Strong customer retention and expansion skills.
- Excellent communication skills.
- Ability to organize and analyze complex financial information.
- PC knowledge including spreadsheets and word processing capabilities.
- Involvement with community and/or civic organizations.

Pay Grade: 7; Exempt

Cost Center:

Posting Date: 1.24.23