



Commercial Loan Officer

Full-time

bankcda is seeking dynamic business professional for our expanding business lending team. The ideal candidate will have an established network and client base in Kootenai County with established leads that will enable them to successfully meet production and portfolio growth goals immediately.

Job Description

Responsible for soliciting and servicing a variety of commercial loans. Interviews applicants and recommends approval of customer applications for commercial loans. Analyzes applicant financial status and credit to determine feasibility of granting loan. Approves loans within established limits or recommends loans to CCO and/or loan committee for approval. Verifies loan agreements are complete and accurate according to policy. Requires minimum 3 years of experience in the field. Familiar with standard concepts, practices, and procedures including bank lending regulations. Relies on experience and judgment to plan and accomplish goals. Performs a variety of tasks. Works under general supervision. A certain degree of creativity and latitude is required. Reports to the Chief Credit Officer.

ESSENTIAL DUTIES AND RESPONSIBILITIES

1. Analyzes potential customers' banking needs, earnings and financial conditions to determine which bank products are most appropriate, and to assess acceptable risk; approves/denies or recommends approval/denial within lending authority.
2. Provides advice and service to customers, and generates new business by calling on prospective customers regarding the establishment of banking relationships.
3. Loan portfolio management, including the monitoring and collection of loan payments; modifies or extends loan terms or structure to protect bank's interest when required. Minimizes bank losses and exposure to losses.
4. Follows existing lending procedures and ensures lending compliance of loan portfolio with bank and regulatory procedures, policies, and requirements, and takes corrective action when non-compliance is identified.
5. Represents the bank in the community in order to identify, develop and promote additional business.
6. Keeps informed about the banking industry and all bank products. Maintains awareness of competitors' products and the bank's advantage.
7. Assists in training less experienced loan officers on lending procedures, policies, and regulations, and recommends improvements to procedures and provides functional guidance as needed.
8. Performs other work-related duties as assigned by supervisor.

QUALIFICATION REQUIREMENTS

To perform this job successfully, an individual must be able to perform each essential duty satisfactorily. The requirements listed below are representative of the knowledge, skill, and/or ability required.

EDUCATION and/or EXPERIENCE:

Bachelor's degree in business, accounting, finance, or related field and three years commercial lending experience required.

Experience with Construction lending and SBA lending strongly preferred.

SKILLS and ABILITIES:

Word processing and spreadsheet software experience required. Strong credit and underwriting skills are mandatory.

LANGUAGE SKILLS:

Ability to read, analyze, and interpret common technical journals, financial reports, and legal documents.



Ability to respond to common inquiries or complaints from customers, regulatory agencies, or members of the business community. Ability to effectively present information to top management and the public.

MATHEMATICAL SKILLS:

Ability to work with mathematical concepts such as probability and statistical inference. Ability to apply concepts such as fractions, percentages, ratios, and proportions to practical situations.

REASONING SKILLS:

Ability to define problems, collect data, establish facts, draw valid conclusions, and make decisions based on those conclusions. Ability to interpret an extensive variety of technical instructions in, mathematical or diagram form and deal with several abstract variables.

PHYSICAL DEMANDS

The physical demands described here are representative of those that must be met by an employee to successfully perform the essential functions of this job.

While performing the duties of this job, the employee is regularly required to stand; walk; use hands to finger, handle, or feel objects, tools, or controls; reach with hands and arms; talk and hear. The employee is occasionally required to climb or balance; stoop, kneel, crouch, or crawl.

The employee must occasionally lift and/or move up to 25 pounds. Specific vision abilities required by this job include close vision, distance vision, color vision, peripheral vision, depth perception, the ability to adjust focus.

WORKING CONDITIONS

The work environment characteristics described here are representative of those an employee encounters while performing the essential functions of this job.

The noise level in the work environment is usually moderate.

Some travel to remote sites via automobile necessary. The ability to handle highly confidential information, frequent deadlines, and time constraints required.

To apply please send your resume and cover letter via email to info@bankcda.com