

# **TRUMARK FINANCIAL CREDIT UNION**

## **JOB DESCRIPTION**

**Job Title:** AVP Commercial Loan Officer  
**Department:** Commercial Lending  
**Reports To:** VP of Commercial Lending  
**FLSA Status:**  
**Prepared Date:** February 2019

**SCHEDULE:** Monday through Friday 7:45 AM to 4:45 PM

### **ACCOUNTABILITY OBJECTIVE:**

The Loan Officer will generate new loans and manage the current loan Portfolio using their centers of influence, referral networks, and bring a book of business. Loan Officer will be responsible for achieving sales goals and credit quality of loans.

### **RESPONSIBILITIES:**

1. Development of new member prospects and business for the credit union based on a strong working knowledge of the business goals and business credit policies and procedures.
2. Obtain new loans/deposits through the development and implementation of an internal/external calling program.
3. Work with our cash management team and branch network to support business loan request.
4. Meet monthly sales/service goals along with profitability targets. Managing lending relationships up to \$5.0MM per relationship.
5. Act as liaison for small business lending program helping members, branches and call center field any questions regarding program including training of contact personnel.
6. Recommend changes, and ensure compliance with lending policies, laws and lending regulations. Making sure that sound analysis and lending practices are followed.
7. Maintains a strong relationship sales and service approach with our members meeting with them and discussing their needs on a regular basis.
8. Choose the correct loan products, analyze loan requests and prepare written credit memos/evaluations and recommendations for approvals.
9. Negotiate loan terms and conditions with members and prospects.
10. Coordinate the loan closings, ensuring that documents are properly prepared and executed
11. Responsible for analyzing and maintaining weekly loan pipeline.
12. Research and solve complex member problems and counsel members in regard to financial activities and Credit Union services. Works with external professionals such as accountants to analyze financial statements.
13. Requires strong analytical skills for cash flow analysis of small business requests
14. Responsible for assisting in gathering annual financials and annual reviews performed to make sure loan files are up to date.
15. Demonstrate teamwork through flexibility and maintain effective communication with other departments to achieve Lending Department business objectives and goals.

16. Is active in the community and in business organizations, Chambers, and others professional groups to promote TruMark.
17. Works with Loan Processors and Quality Control teams to ensure a smooth process flow of loan process and keeping with the high quality standards of the credit union.
18. Remains active in credit union training programs. Complete the position's present curriculum as outlined by completing the following – credit union annual required compliance training and the supplemental courses listed within the prescribed time. Follows policy and procedure daily to ensure compliant with current regulations.
19. Completes all other tasks, assignments or functions as assigned and/or required.

### **QUALIFICATIONS:**

**Education:** Bachelor's degree in business or related field required.  
Job related continuing education as necessary.

**Experience:** Minimum of 5 years solid lending experience within the financial services industry.

**Other:**

- Formal commercial credit training and or experience
- Self-motivated to the development of short and long term methods to achieve to sales goals.
- Past experience managing a loan portfolio over \$50MM
- Must have strong listening, verbal and written communication skills and be able to deal effectively and tactfully with the members, employees and outside agencies.
- Must have working knowledge of related federal and state lending procedures, regulations, laws and requirements pertaining to consumer, small business and home equity lending within lending areas, regulations and programs such as: B, Z, HMDA, RESPA, Title Insurance.
- Intermediate to advanced personal computer skills in word processing and spreadsheet applications.
- Proficient in business financial analysis, and the ability to analyze information and make sound loan decisions.
- Ability to prioritize, organize time and to work independently.

### **Language Skills:**

Ability to read, analyze, and interpret compensation, tax, financial, legal, regulatory reports and documents. Ability to respond to common inquiries or complaints from members, regulatory agencies, or members of the business community. Ability to effectively present job related information to employees.

### **Physical Requirements:**

The physical demands described are representative of those that must be met by an employee to successfully perform the essential functions of this job. Must be available and willing to travel to such locations and with such frequency as the employer determines is necessary or desirable to meet its business needs. Must possess sufficient manual dexterity to skillfully operate standard office equipment including but not limited to: a computer, typewriter, adding machine, facsimile

machine, photocopier, and telephone. A telephone device to enhance hearing will be provided if needed. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

While performing the duties of this job, the employee is occasionally required to stand; walk, sit; use hands to finger, handle or feel objects, tools or controls; reach with hands and arms; climb stairs; balance; stoop, kneel, crouch or crawl; talk or hear; taste or smell. The employee must occasionally lift and/or more up to 30 pounds. Specific vision abilities required by the job include close vision, distance vision, color vision, peripheral vision, depth perception, and the ability to adjust focus.

**Availability Requirements:**

Regular Hours and Attendance: Must maintain regular and acceptable attendance and be available to work your normal scheduled hours per week. Or such hours per week as TruMark Financial determines necessary to meet the member's needs.

Overtime, Weekends and Holiday Requirements: Must be available to work overtime, weekends and holidays as TruMark Financial deems necessary to meet its business needs.

**Work Environment:**

Work environment characteristics described here are representative of those that must be met by an employee to successfully perform the essential functions of this job. Employees must be able to relate to other people beyond giving and receiving instructions: (a) can get along with co-workers or peers without exhibiting behavioral extremes; (b) perform work activities requiring negotiating, instructing, supervising, persuading or speaking with others; and (c) respond appropriately to criticism from a supervisor. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.