



Position Title	Commercial Lending Officer
Job Family	Commercial Dept.
Supervised by	Commercial Banking Division Manager

Job Description

This position is responsible for the commercial lending function of the bank. Other responsibilities include working with clients to explain the process and answer questions during the lending process. This position also represents the bank in the community through attendance and participation in community events. This position learns about each customer's unique financial situation, learns about each customer's credit and ability to repay their loans, follows the banks lending policies and procedures. This position will also interact with bank management in discussing the credit risk of loan applicants. This position also has extensive contact with existing customers, as well as prospects and business leaders within the community.

Lending Activities

Serves as a resource to clients regarding business and financial matters.
Educates prospective clients about the bank's underwriting guidelines and all applicable government regulations.
Explains approvals or denials to the prospective loan clients.
Studies new regulations that effect the bank's lending policies and works with the bank's management to ensure compliance with the regulations. Effectively presents loans and their rationale to the appropriate committees.

Business Development

Represents the bank at community functions to enhance its image and develop new lending business.
Continuously markets the bank's lending services to the target market.
Meets or exceeds established goals.
Maintains relationships with organizations who provide loan customers and prospects.
Manages loans through the lending process.
Cross-sells the bank's products and services to its customers and prospects.
Maintains an overall knowledge of the bank's products and services.
Demonstrates a consistently high level of professional judgment.
Maintains independence and objectivity in carrying out job responsibilities.

Risk Evaluation

Interviews prospective commercial loan clients.



Obtains information (e.g., credit reports, background checks) needed regarding prospective loan clients.

General Banking Competencies:

- Communicates in a straightforward and assertive fashion.
- Updates relevant people with timely information.
- Listens carefully to what others are saying. Demonstrates integrity
- Assumes responsibility for actions.
- Respects and considers all opinions, even counter-opinions.
- Demonstrates consistency between what is said and what is done.
- Behaves according to sound ethical and legal standards.
- Is respectful of others.
- Balances individual goals with team goals.
- Builds and maintains productive relationships with people throughout the organization.
- Maintains composure in frustrating situations.
- Demonstrates flexibility in working with others.
- Adapts to and helps others adapt to change.
- Ensures that the bank makes prudent lending decisions.
- Ensures compliance with all relevant laws and regulations.

Desired Skills & Experience

- Formal bank credit training preferred.
- Minimum of 5-7 years commercial lending experience.
- Excellent computer skills in a Microsoft Windows environment including proficiency in Word and Excel.
- Excellent oral and written communication skills. Working knowledge of SBA lending.
- Ability to read, analyze, and interpret legal documents, governmental regulations, and professional publications; ability to effectively present information and respond to inquiries from senior management, attorneys, vendors, government agents, and the general public; ability to write reports and business correspondence.
- Ability to write routine reports and business correspondence. Ability to speak effectively before groups of customers or employees of the organization.



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