

# Northside Community Bank

## JR. COMMERCIAL LENDER

### **Job Description**

We are seeking a candidate to join our management team. He/she will be responsible for development and cultivating relationships with new clients and servicing existing relationships to enhance the bank's profitability. This individual will possess both good judgment and common sense. He/she will be a self starter and a team player who is able to prioritize effectively and who makes good use of his/her resources, internally and externally. He/she will be aggressive in his/her business development approach. This individual will demonstrate the highest of standards and ethics. The right candidate will value an environment where loyalty and dedication to a common goal are important. You must have 5 years experience in commercial lending and excellent credit analysis skills.

### **Principal Duties and Responsibilities:**

- Market a full range of business bank and retail services to prospective clients, arranging bank services to meet these clients' specific needs
- Successfully meet loan and deposit financial projections
- Identify specific risk in credits and adjust underwriting accordingly
- Build and maintain loan portfolio
- Participate in the bank's loan committee
- Assist in developing and implementing marketing strategy primarily as it applies to commercial lending
- Respond to inquiries from customers to ensure resolution of service or operations problems
- Continuing education through seminars, periodicals, etc
- Keep current on all regulatory and compliance issues
- Maintain membership in local civic and business organizations

### **Contact Information**

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