



Job Title: Commercial/Ag Loan Officer
Location: Rensselaer
Classification: Exempt

Days/Hours of work: Monday-Friday
Position Type: Full-time

Summary

Originate quality loans, analyze applications, determine customers' credit worthiness, and maximize profits while adhering to the bank's policies and safeguarding the assets of the bank. Evaluate, authorize, or recommend approval of commercial, real estate, Ag or other loans. Advise borrowers on financial status.

Essential Functions

- Call on customers and prospects to develop and maintain business relationships; maintain calling effort as prescribed by CLO and recording calls in designated systems.
- Attain goals set by Chief Lending Officer.
- Approve or deny loan applications as outlined by bank loan policy and within credit authority.
- Prepare and present summaries of loan applications, outside credit authority, to the appropriate committee for consideration.
- Originate and manage a quality loan portfolio.
- Market and promote bank products to individuals and firms, promoting bank services and products that may meet the clients' needs.
- Explain to clients the different types of loans and credit options that are available, as well as the terms of those services.
- Work with clients to identify their financial goals and find ways, through bank services and products, to help them meet those goals.
- Obtain and compile copies of loan applicant's credit histories, corporate financial statements, and other financial information.
- Analyze potential loan markets and develop referral networks in order to locate prospective customers.
- Service delinquent accounts.
- Attend webcasts, seminars, and other training and continuing education as appropriate.
- Participate and be active in bank and community activities.

Competencies

- Written and Verbal Communication
- Analytical
- Problem Solving
- Networking
- Community Commitment

Education and Experience

- Bachelor's degree preferred
- 2-4 years' related experience preferred