

Job Title: Commercial Banker

Department: Lending

Location: Alliance Bank footprint: Francesville, Winamac, Rensselaer, Monon, Monticello, Oxford, Otterbein

Reports to: Chief Lending Officer

Position Type: Full-time

Days/Hours of work: M-F 8:00 a.m.- 4:30 p.m.

Classification: Exempt

Summary

Responsible for managing existing relationships and developing new commercial client relationships. Processes, analyzes, prepares, and recommends and approves commercial loans. Provides exceptional client service while collaborating with other internal partners.

Essential Functions

Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

- Manage existing client relationships, including servicing loans and deposit products
- Promote the bank's products and services
- Strive to meet/exceed established Department and individual goals while taking ownership of achieving those goals
- Contribute to a positive working environment that facilitates exceptional service and employee engagement
- Develop new client relationships through prospecting (including outside sales calls), networking, partnering with referral partners, and maintaining a strong presence in the community
- Determine creditworthiness by obtaining and analyzing financial reports
- Prepare, recommend, and present loans for approval
- Partner with the loan operations specialist to process and service new and existing loans
- Prepare and update reports
- Monitor delinquencies and perform collection actions as necessary
- Approve or deny loans within loan authority
- Participate in volunteer activities
- Ensure continuous training and development for self
- Follow policies and procedures to protect the bank from risk and exposure

Competencies

- Alliance Bank core values: Be Responsive, Have Integrity, Be Secure, Deliver Value, Be Reliable
- Client Focus
- Relationship building
- Ability to make mutually beneficial decisions for the bank and client
- Accuracy
- Analytical
- Ability to work within deadlines
- Organization
- Presentation
- Verbal and written communication proficiency

Supervisory Responsibility

This position has no supervisory responsibilities.

Work Environment & Physical Demands

This position travels by vehicle in the Alliance Bank footprint and surrounding areas.

This job operates in a clerical office setting and routinely uses standard office equipment. This position requires manual dexterity and the ability to lift, bend, or stand as necessary.

Position Type/Expected Hours of Work

This is a full-time position. Full-time employee must work 35-40 hours per week average to maintain full-time status.

Education and Experience

- Bachelor's degree required
- Related experience preferred

AAP/EEO Statement

Alliance Bank is an Equal Employment Opportunity Employer.