



Title: Loan Officer  
Reports to: Market President  
Supervises: None

**JOB SUMMARY:** This position is responsible for developing and managing loan relationships which provide profitability for the Bank.

**DUTIES:**

- Generate new loan volume by calling on existing and potential customers.
- Interact with loan applicants to collect the data necessary to evaluate loan requests and make resulting credit decisions.
- Develop material and make presentations to Loan Committee as needed.
- Follow all loan policies and procedures.
- Service existing loan portfolio.
- Establish and maintain proper documentation for each borrower.
- Assist other team members with technical or process questions.
- Cross-sell other bank products and services as appropriate.
- Attend outside training to enhance personal skillset and to keep abreast of the changes within the banking industry.
- Participate in community affairs to increase the Bank's visibility and to enhance new business opportunities.
- Other duties as assigned.

**CORE RESPONSIBILITIES:**

- Ability to meet and communicate with potential and current customers in a professional manner.
- Ability to define problems, collect data, establish facts, and draw valid conclusions.
- Attention to detail and strong analytical skills.
- Excellent written and verbal communication skills
- Ability to exercise sound judgment and to observe the highest degree of confidentiality in the handling of information.
- Thorough understanding of management and financial practices in all areas and phases of business operations.

**EDUCATION & EXPERIENCE**

- A Bachelor's degree in a business field of study or equivalent related experience
- Minimum of 2 years of experience in banking