



BETTER BANKS

Job Description Template

Name:	Location:
Job: Lender	Reports To: SVP Lending
Division/Department: Lending	

Travel Expectations: <input type="checkbox"/> No Travel <input checked="" type="checkbox"/> Local Travel <input type="checkbox"/> Some Overnight Travel	Type of position: <input checked="" type="checkbox"/> Full-time <input type="checkbox"/> Intern/Coop <input type="checkbox"/> Part-time <input type="checkbox"/> Temporary	Expected Hours: 40/ week <input checked="" type="checkbox"/> Exempt <input type="checkbox"/> Nonexempt
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GENERAL DESCRIPTION

The Lender is directly responsible for developing and managing mortgage, consumer, commercial, and ag loan accounts that meet established lending objectives and requirements, driving marketing efforts to build positive relationships and loan portfolios; and for promoting the profitability and productivity of the bank.

DUTIES & RESPONSIBILITIES

- Interviews customers seeking loans, collects and analyzes financial and related data to determine if applicants meet established minimum criteria for creditworthiness, rejects or approves loans and terms within limits and established bank policies
- Monitors loan repayment activities and performs field work as necessary to locate and collect delinquent loan payments or secure collateral; takes necessary actions to collect from past-due accounts
- Develops and maintains positive relationships with existing and prospective customers
- Cross sells bank products and services
- Maintains knowledge and understanding of lending functions, rules, regulations, laws, and policies & procedures
- Actively participates in community events and represents the Bank with a high level of integrity and professionalism
- Handles customer inquiries and/or concerns
- Adheres to bank policies and supporting management decisions and goals in a positive, professional manner
- Performs other duties as assigned by senior management

EDUCATION &/OR WORK EXPERIENCE REQUIREMENTS

A bachelor degree in accounting, business, or finance is required; AND a minimum of 7 years' experience performing in a lending capacity such as managing mortgage, consumer, commercial or ag loans

MENTAL & PHYSICAL REQUIREMENTS

Ability to sit/stand/kneel/bend/for extended periods of time, lift up to 20 lbs on occasion, developed interpersonal abilities, ability to work under high pressure while remaining composed, self-driven and motivated, ability to communicate with clients, co-workers, and outside agencies in writing, person, and over the telephone.

COMPETENCIES

Strong credit analysis and underwriting skills, advanced lending principles and methods business objectives of a lending department, proficiency in Microsoft Office products, proficiency in Bank core processing systems, attention to detail, organizational, time management, and problem solving skills.

REVIEWED BY:	<i>Title:</i>
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APPROVED BY:	<i>Title:</i>
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My signature below constitutes the understanding of the requirements, essential functions & duties of the position:

Employee Signature: