

Senior Commercial Loan Officer

SUMMARY:

Within authorized authority, and in accordance with sound underwriting practices as set out in policy and procedure, examines, evaluates, and authorizes or recommends approval of borrower's applications for credit or extension of lines of credit, consumer credit loans, or credit card accounts.

Job Functions include: (Note: this is a representative list only - complete list provided with purchase)

- Works with completed loan application prepared by Loan Processor, or personally interviews applicant and requests specified information for loan application. Information may be recorded in writing, or by computer where automated loan processing technology is available to the Loan Officer.
- Analyzes applicant financial status, credit, and property evaluation to determine feasibility of granting loan and approves or submits application to Credit Committee for verification and recommendation.
- Analyzes potential lending opportunities involved in each lending situation to further assist the borrower as well as increase the organization's lending portfolio.
- Cross sells borrowers on the benefits of utilizing other organization services.

(also details Supervisory Responsibilities, Qualifications, Education and/or Experience, Language Skills, and work environment)