



JOB DESCRIPTION

Job Title: COMMERCIAL LENDER Branch/Dept: MAIN OFFICE

FLSA Status: Exempt Reports to: EVP –Commercial Lending

SUMMARY

This position is responsible for the commercial lending function of the bank. Other responsibilities include working with clients to explain the process and answer questions during the lending process. This position also represents the bank in the community through attendance and participation in community events.

This position will also interact with bank management in discussing the credit risk of loan applicants. This position also has extensive contact with existing customers, as well as prospects and business leaders within the community.

ESSENTIAL FUNCTIONS

Lending Activities:

- Identifies and recruits prospective clients and structures new business within the bank's underwriting guidelines and all applicable government regulations
- Explains approvals or denials to the prospective loan clients
- Keeps abreast of all new regulations that effect the bank's lending policies and works with the bank's management to ensure compliance with the regulations
- Serves as a resource to clients regarding business and financial matters

Business Development:

- Represents the bank at community functions to enhance its image and develop new lending business
- Continuously markets the bank's lending services to the target market
- Maintains relationships with organizations who provide loan customers and prospects
- Manages loans through the lending process
- Cross-sells the bank's products and services to its customers

Risk Evaluation:

- Interviews prospective loan clients to develop information concerning their loan needs, earnings, and financial condition
- Obtains information (e.g., credit reports, background checks) needed regarding prospective loan clients
- Analyzes current financial position of consumer customers to determine the degree of risk involved in extending credit or lending money. Confirms recommended approval, within lending authority, declines or forwards the loan request to higher levels for decision.
- Establishes the terms and conditions of an approved loan and reviews them with the customer.

- Prepares and/or reviews all loan documents for completeness and accuracy
- Closes loans in accordance with bank policy
- Assures that appropriate records are maintained and required reports are prepared
- Maintains customer account information on computer system.
- Follows current loans to ensure compliance with terms and coordinates with collections.
- Manages technical exceptions
- Monitors loan proceeds
- Perform duties as defined in the Bank Secrecy Act/Anti-Money Laundering Program
- Performs other duties as assigned by management.

REQUIRED EDUCATION, EXPERIENCE AND SKILLS

- Bachelor's degree in business or finance preferred, or equivalent experience
- Five to seven years of lending experience within a financial institution.
- Demonstrated ability to communicate effectively and professionally with business customers and with team members
- Strong attention to detail, good judgment and decision making skills
- Ability to exercise personal and professional responsibility and work under minimum supervision
- Strong planning and organizational skills
- Excellent interpersonal, verbal and written communication skills; demonstrated ability to communicate complex facts to a variety of people
- Strong customer service skills; demonstrated ability to positively persuade customers and identify and meet their financial banking needs
- Adaptive to change
- Computer Skills: Microsoft Word and Excel, Internet Explorer, Web-Based Applications
- Team Player – Build and maintains productive relationships with people throughout the organization
- General knowledge of Bank Secrecy Act/Anti-Money Laundering Program preferred

PHYSICAL REQUIREMENTS

Must be capable of operating all types of office equipment including computer, copy machine, fax and telephone

EQUIPMENT USED

Computer, telephone, fax machine, scanner, photocopier

SUPERVISORY REQUIREMENTS: None

WORKING CONDITIONS

- Requires extensive contact with the general public
- May require travel to other offices to provide assistance or attend meetings. Also, travel for seminars and training

The requirements listed above are representative of the knowledge, skill, and/or ability required. Reasonable accommodations can be made to enable individuals with disabilities to perform the essential functions.

This job description is not intended to be and should not be construed as an all-inclusive list of the responsibilities, skills, or working conditions associated with the position. While this job description is intended to accurately reflect the position's activities and requirements,

management reserves the right to modify, add, or remove duties and assign other duties as necessary.

Morris Bank offers a competitive salary and benefits package.

Qualified candidates should send resume to Morris Bank:

Attn: Human Resources, P.O. Box 520, Dublin, GA 31040 or
by email to careers@morris.bank.

Equal Opportunity / Affirmative Action Employer