



JOB DESCRIPTION

JOB TITLE: Loan Officer

BRANCH: Main

REPORTS TO: SVP & Sr. Lending Officer

BASIC FUNCTION

Under direction of senior loan officer, provides information to customers regarding TCB loan policies; reviews, underwrites, and processes loan applications in accordance with established policies and procedures; approves or disapproves per delegated loan authority or submits requests to loan committee for approval and disburses loans.

JOB SPECIFICATIONS

Bachelor Degree or five years related experience is required with a minimum of 2 years lending experience or related field. Experience with and thorough knowledge of loan policies and procedures, bank products and services, applicable federal and state laws and regulations required. Knowledge of Bank policies, procedures, and guidelines is essential. Skills should include typing, 10-key, and computer applications. Working knowledge of Microsoft software products is necessary. Must be able to meet deadlines and work in a fast-paced, high volume environment. Good organizational, interpersonal, communications, and customer relations skills are required.

DECISION MAKING RESPONSIBILITIES

Determines whether to approve or deny loan applications; presents loan requests to the Board of Directors' Loan Committee when the proposed loan dollar value exceeds lending authority; grants loans based upon loan policy and lending authority; answers customer questions; resolves problems and complaints; makes overdraft decisions; and ensures compliance with established policies and procedures.

KEY ACTIVITIES

- (1) Performs lending duties to include:
 - a. meeting with existing and potential customers, both individual and commercial
 - b. reviewing loan applications, financial information, and other required data
 - c. analyzing financial ratios, cash flows, and credit history
 - d. handling denials and withdrawals
 - e. handling past due loan and bad debt collections and repossession work to include:
 1. contacting customers by telephone and/or mail
 2. working out payment schedule
 3. contacting collection agency when necessary
 4. repossessing collateral when necessary
 - f. monitoring classified loans
 - g. protecting the assets of the bank

- h. adheres to all state and federal regulations
- (2) Services account relationships to include:
 - a. approving various negotiable instruments for deposit
 - b. authorizing checks for cashing
 - c. determining disposition of daily overdrafts.
- (3) Develops new deposit and loan relationships to include:
 - a. calling on potential customers and introducing the Bank's products and services
 - b. visiting with existing customers to determine if they have additional needs
 - c. visiting with existing customers to obtain potential business referrals
 - d. working with customers regarding resolution of complaints and/or problems
 - e. establishing and maintaining open communication with customers regarding their needs
 - f. attempting to determine new and better ways to market Bank products and services
 - g. developing new product recommendations that will generate additional business
 - h. ensuring customer satisfaction with Bank products and services
 - i. maintaining awareness of and involvement in community and civic activities.
- (4) Performs miscellaneous duties to include:
 - a. attending Officer and Loan Committee meetings
 - b. reading and staying current regarding new banking laws and regulations
 - c. attending seminars and meetings on lending, compliance, credit products, and other bank products
 - d. responding to customer inquiries regarding Bank services.
 - e. maintains NMLS identification
 - f. adheres to all state and federal regulations including but not limited to BSA.

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.