



Commercial Lender

COVINGTON, GA

Job Summary:

The Commercial Lender serves present and prospective commercial loan customers with sound and productive short, intermediate, and long term credit according to company policy, standards and procedures. Interviews commercial loan customers and analyzes financial data to determine general creditworthiness. Analyzes loan requests to ensure the compliance with banks' lending guidelines.

General Description/Duties:

Duties include but are not limited to the following:

- Interviews commercial loan customers, collects and analyzes financial data to determine creditworthiness and the merits of a specific loan request.
- Establishes and negotiates terms under which credit will be extended, including cost, repayment method and collateral requirements.
- Determines credit risk and makes timely and accurate decisions.
- Participates in business development and public relations activities with existing and potential new customers.
- Ensures compliance with state and federal regulations and laws.
- Maintains current knowledge of industry regulations, requirements and trends by attending seminars, member associations and reading trade periodicals.
- Position will be required to comply with all Federal and State banking laws and related regulations, to include but not limited to the Bank Secrecy Act.
- Performs other duties as assigned.

Requirements:

- Bachelor's degree in Business Administration or comparable experience.
- Analytical ability to evaluate credit status or applicants.
- Ability to make fair and impartial decisions based on fact.
- Knowledge of State, Federal and legal regulations and requirements.
- Ability to manage multiple projects simultaneously.
- Ability to relate well with others.
- Demonstrate leadership, project management, team building, and time management skills.
- Ability to exercise discretion and tactfully handle sensitive and confidential matters.
- Basic computer skills, i.e. word processing, spreadsheets, and intranet experience.
- Strong written and verbal communication skills.

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