

**Position Title:** Senior Credit Officer

**Reports To:** Chief Credit Officer

**FLSA Class:** Exempt

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### **Position Summary:**

Under general managerial guidance, reviews and approves loan requests for multi-line products within established lending limits. Deals with loans and credit lines, including collection and analysis of financial and related data to determine general credit worthiness of the prospect and the merits of the loan requests. Develops, directs, and controls commercial lending activities, and ensures that applicable bank lending policies and practices are followed.

### **Job Requirements for Essential/Primary Job Functions:**

- Determines the general credit worthiness of the prospect and the merits of the loan request.
- Responsible for portfolio and past due management.
- Assists in the annual review and development of the loan policy and ensures consistency throughout.
- Manage a team of credit analysts and portfolio managers.
- Maintains a strong credit culture within the commercial and retail lending line of businesses.
- Directs, coordinates, and controls departmental activities concerned with the extension of commercial credit at a fair rate of return, while minimizing the risk to the Bank.
- To develop and monitor loans to commercial clients which meet lending guidelines, and provide a fair rate of return, while minimizing the risk to the Bank.
- Assist in regulatory exams, loan reviews and outside audits.

### **Compliance Accountability:**

- Responsible for compliance with all regulations, laws, and bank policies and procedures that pertain to your day-to-day job responsibilities.
- Responsible for maintaining a working knowledge of all compliance regulations pertinent to your assigned duties by successful completion of any courses assigned on a timely basis.
- Responsible for participating in BrandBank's community development program at least one day each year.

- Responsible for adherence to BrandBank's Code of Professional Ethics and Conduct as well as observing and promoting compliance with the Code among fellow bank personnel, customers and vendors.

### **Education/Work Experience:**

Be knowledgeable of current regulations and compliance issues with regard to lending as well as all bank products. Need the ability to analyze all types of commercial, installment, and mortgage type loans and collect them. The ability to deal with customers on a one-to-one basis with superior customer service. Have the ability to effectively communicate Bank policies and procedures to employees and other Bank departments as required.

- Minimum 7 years of experience in underwriting complex, large and medium sized corporate and commercial loans required.
- Minimum 7 years of experience in a banking or financial services environment required.
- Bachelor's degree and/or Credit training is required.
- Excellent knowledge of corporate and commercial credit policies and procedures.
- Excellent credit analysis and accounting skills.
- Excellent verbal, written and interpersonal communication skills.
- Good organizational skills.
- Ability to assume responsibility and accountability for decision making.
- Ability to work well independently and in teams, and interact effectively with all levels of Bank personnel and outside contacts.

*BrandBank is an Equal Employment Opportunity (EEO) employer and welcomes all qualified applicants. Applicants will receive fair and impartial consideration without regard to race, sex, color, religion, national origin, age, disability, veteran status, genetic data, or religion or other legally protected status.*

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