



JOB TITLE: Commercial and SBA Lender

Job Summary

This role will be responsible for business development and growth of Commercial and SBA loans and bank products.

Commercial Lending and Small Business Administration (SBA) experience is required. Candidate must have excellent communication, customer service, and financial management skills, and the ability to work independently while prioritizing and meeting Cornerstone Bank and customer deadlines.

Job Responsibilities

- Call on and entertain prospects and referral sources in order to originate loans and gain deposit relationships.
- Develop business opportunities in the market place, including commercial/consumer loans, real estate loans, deposit products, and investment products
- Review loan packages for completeness of necessary documents and contact borrower if further information is needed. Proactive follow-up on outstanding documentation.
- Perform necessary credit and financial analysis on information provided to determine credit quality.
- Maintain communication with borrower and senior management over loan approval process.
- Ensure compliance with regulatory guidelines such as SBA, OFAC, Fraud Prevention and Anti-Money Laundering regulations, etc. Complete all required training sessions related to these regulations.
- Perform other duties and special projects as assigned.

Job Qualifications

- Lending and portfolio management experience of 3+ years with emphasis on banking, sales and SBA loans preferred.
- Bachelor's degree in Business Administration, with a concentration in Finance or Accounting preferred.
- Good computer skills including internet, Microsoft Outlook, Excel and Word.



- Good interpersonal, communication, organization, time-management and multi-tasking skills.
- Ability to handle stress effectively.

Equal Employment Opportunity Statement of Policy

The Bank is an Equal Opportunity Employer committed to diversity in the workplace. It is the policy of the Bank to provide equal employment and advancement opportunities to all qualified individuals. The Bank does not discriminate against any qualified employee or applicant on the basis of race, color, sex, religion, national origin, disabled or veteran status.