



Renasant Bank is an Equal Opportunity Employer

Position: Commercial Relationship Officer

Location: Statesboro, GA

Position Summary:

This position is responsible for establishing business relationships for the purposes of making commercial loans. This position is permitted to extend credit within established lending limits and to make recommendations and presentations on loans above that limit. This position is also responsible for developing and maintaining a loan portfolio, which provides maximum profitability to the bank with minimum risk.

Responsibilities:

- Manage an active portfolio of small, medium to large loan relationships.
- Interview applicants, structure and negotiate loan terms, and analyze new & renewed loans.
- Approve loans within loan authority.
- Assign appropriate risk grades to loans and relationships.
- Develop and recommend pricing strategies and parameters.
- Actively participate in new business development program by identifying, developing and documenting calls on prospective customers and referral sources for all bank products and services.
- Cross sell all company products and services.
- Obtain and retain product knowledge.
- Facilitate the collection of past due loans.
- Direct financial statements to commercial credit analysts for spreading and analysis.
- Respond to referrals from Senior Management of the bank & the company & others.
- Maintain and enhance the relationships with the bank's customers and referral sources
- Participate in setting organizational and departmental goals & expectations, where appropriate.
- Monitor new developments in lending, compliance with loan policies and compliance with appropriate regulations and suggest changes in credit policy.
- Provide training and guidance for lending personnel.
- Provide back up support for managing the internal audit, external audit & examination process with respect to lending.
- Participate in community activities and organizations.

- Perform other duties and responsibilities as assigned.

Qualifications:

- A high school diploma or equivalent; Bachelor's degree is preferred.
- One year previous lending experience or three years job related experience.
- Ability to read, analyze, and interpret general business periodicals, professional journals, technical procedures, and procedure manuals.
- Ability to effectively present information and respond to questions from groups of managers, clients, customers and local organizations.
- Ability to apply concepts such as fractions, percentages, ratios, and proportions to practical situations.
- Ability to interpret a variety of instructions furnished in written, oral, diagram, or schedule form.
- Professional sales ability.
- Professional verbal and written communication skills.

For more information and to apply, please visit www.renasantbank.com and select the “Apply Now” and “Careers” link at the top of the page. The Commercial Relationship Officer position in Statesboro is Job ID 2018-4896.