



Background

First National Bank of Griffin, a \$270 million South Metro Atlanta-based community bank, is seeking an experienced **Commercial Loan Officer** to assume an existing portfolio of commercial, small business, and commercial real estate loans, as well as, originate new commercial loans.

Job Objectives

To originate, manage, and grow the bank's portfolio of commercial loans, with the overall objective of maintaining and increasing its asset quality; to develop new and existing business relationships.

Primary Functions

- Solicit applications for commercial loan business. Reviews customer financial condition and assesses the customer's ability to re-pay the loan. Make underwriting decisions within approval authority. Complete or direct completion of all loan documents and participate in loan closings.
- Participate in developing lending and deposit business for the bank. Call on clients to expand existing business; call on prospects seeking opportunities to expand the bank's client base.
- Monitors existing loan portfolio to maintain a high-quality asset base. Maintain up-to-date client files including collection, monitoring, and review of financial statements, and other loan documentation.
- Assists in collection of past due loans

Performance Measurements

1. To produce assigned loan volume.
2. To maintain a portfolio of quality loans which meet prescribed asset quality measures with regard to delinquency and charge-off rates.
3. To insure lending practices are in accordance with established bank policy and are legally compliant.
4. To perform job duties according to applicable laws and regulations, including but not limited to, BSA/AML policies.
5. To maintain a professional, courteous, and friendly atmosphere for customers and co-workers.
6. To maintain a dependable record of attendance and timeliness.

Knowledge and Skills

Experience A minimum of five years of similar or related experience.

Education A college degree (BS or BA in a relevant field).

Interpersonal Skills A significant level of trust and diplomacy is required, in addition to normal courtesy and tact. Work involves extensive personal contact with others and is usually of a personal or sensitive nature. Work may involve motivating (changing behavior), influencing, or training others. External contacts become important and fostering sound relationships with other entities (companies and/or individuals) becomes necessary and often requires the ability to influence and sell ideas or services to others.

Other Skills Must have experience in analyzing business financial statements and assessing the viability of businesses; must have excellent communication and PR skills; ability to use related software required.

Interested applicants should submit a resume and cover letter, referencing Commercial Loan Officer Position to hr@fnbbanking.com, or by mail to First National Bank of Griffin, P.O. Drawer F, Griffin, GA 30224. Attention: Human Resources