



Position Description:

This position is accountable for attracting and retaining profitable commercial loan and deposit relationships. This position also negotiates terms and conditions within assigned parameters.

Work Location: Colony Bank, Fitzgerald-Main Street Office, Fitzgerald, GA 31750

Essential Functions and Basic Duties:

1. Key Duty: Sales and Service. Extends credit within lending authority to qualified borrowers for various purposes on assorted terms through commercial loans:
 - Develops necessary information to determine customers' requirements, and the best type of loan to accomplish the objective.
 - Obtains and analyzes all necessary and financial data, checks credit standing, and makes loan decisions within established limits and policy; refers applications in excess to superior.
 - Keeps loan files up to date, answers credit inquiries, and prepares memos for credit files on all new and renewed loans.
 - Conducts commercial loan functions using established Colony Bank loan policies and procedures.
2. Follows loans to insure conformity with terms and keeps payments and collateral value up to date.
3. Expands customer relationships by proactively reviewing customer needs and investigates any significant changes in status of existing relationships.
4. Identifies key customer relationships and proactively reviews and meets with these customers to build relationships.
5. Serves as the "relationship manager" and a liaison between the commercial customer and the other areas of the bank in resolving customer problems and meeting the customer's needs.
6. Generates new commercial loan business by actively participating in outside business development efforts using various outside calling methods (including: contacting existing and prospective customers, which includes individuals, professional, and civic groups, and local area businesses) to present bank products and services, develop new business and promote good will and positive public relations.
7. Appraises real estate or other equipment for lending purposes. Supports values through inspections, pictures, and documentation. Determination of flood map issues and undesirable areas of lending.
8. Attends necessary closings.
9. Meet eligibility requirements and register with federal NMLS registry as mortgage loan originator.
10. Actively promotes and refers business to other areas of the bank.

11. Represents the bank and provides leadership in key community activities.
12. Complies with all bank and personnel policies and procedures including but not limited to policies and procedures regarding the Bank Secrecy Act.
13. Complete periodic training provided and/or required by Colony including but not limited to BSA training within required time frames assigned.
14. Other duties as assigned.

Qualifications:

Education:

1. Bachelor's degree in banking, finance, or accounting required. Experience may be substituted with extensive background in lending.

Experience:

1. Minimum 5 years lending experience required.
2. Completion of lending banking school preferred.

Knowledge:

1. In-depth knowledge of bank products, services, policies, and operational procedures.
2. Extensive knowledge of consumer and lending laws and regulations.
3. Extensive knowledge of all areas of loan origination, processing, underwriting, and closing.

Skills/Abilities:

1. Willingness to become involved in community activities.
2. Excellent interpersonal and verbal communication skills; demonstrated ability to communicate complex facts to a variety of people.
3. Strong sales and service skills; demonstrated ability to positively persuade customers and identify and meet their financial banking needs.
4. Ability to develop a consumer loan portfolio.
5. Requires contact with the general public.
6. Excellent written and oral skills.
7. Sound judgment and decision making ability.

Work Environment:

1. Requires regular office conditions.
2. Requires extensive contact with the general public.
3. Requires some travel.

If interested, e-mail your resume to: hr@colonybank.com

Equal Opportunity Employer / Minorities / Females / Disabled / Veterans / Drug-Free Workplace