



## COMMERCIAL LENDER

**United Bank** is a growing 114 year old \$1.3 billion Community Bank that proudly provides *Signature Service* to our customers in 18 locations in 11 counties throughout Middle Georgia.

### **Job Summary:**

The Commercial Lender serves present and prospective commercial loan customers with sound and productive short, intermediate, and long term credit according to company policy, standards and procedures. Interviews commercial loan customers and analyzes financial data to determine general creditworthiness. Analyze loan requests to ensure the compliance with banks' lending guidelines. Manages Loan Portfolio.

Interested candidates would serve communities in our market footprint and surrounding areas, which includes Macon, Barnesville, Covington, Madison, Newnan, Carrollton and other areas South and West of Atlanta and North of Macon.

Qualified candidates should apply online at [www.accessunited.com](http://www.accessunited.com) Select the Careers link at the bottom of the page following the prompts to the Commercial Lender position.

### **Requirements:**

- Minimum Five (5) years Commercial Lending experience.
- Bachelor's degree in Finance, Accounting, Economics, Business or comparable experience.
- Completion of a Commercial Lending training program or school preferred.
- Strong analytical and critical thinking skills.
- Experience in financial statement spreading and analysis.
- Proven organizational skills and effective time management.
- Ability to make fair and impartial decisions based on facts.
- Knowledge of State, Federal and legal regulations and requirements.
- Ability to manage multiple priorities simultaneously.
- Ability to relate well with others.
- Demonstrate leadership, project management, and team building skills.
- Ability to exercise discretion and tactfully handle sensitive and confidential matters.
- Proficient in use of PC software tools including Microsoft Office Suite.
- Effective written and verbal communication skills and presentation skills.

### **Job Functions:**

- Interviews commercial loan customers, collects and analyzes financial data to determine creditworthiness and the merits of a specific loan request.
- Establishes and negotiates terms under which credit will be extended, including cost, repayment method and collateral requirements.
- Determines credit risk and makes timely and accurate decisions.
- Participates in business development and public relations activities with existing and potential new customers.
- Maintains current knowledge of industry regulations, requirements and trends by attending seminars, member associations and reading trade periodicals.
- Position will be required to comply with all Federal and State banking laws and related regulations, to include but not limited to the Bank Secrecy Act.

United Bank provides equal opportunity in employment for all qualified persons and prohibits discrimination in employment on the basis of race, color, religion, sex, sexual orientation, gender identity, national origin, age, veterans status, disability unrelated to job requirements, genetic information, military service, or other protected status. Women and minorities are encouraged to apply.