



Consumer/Commercial Loan Officer

Full Time

Small Community Bank has an opening for an experienced Consumer/Commercial Loan Officer. The applicant should be knowledgeable in providing Consumer and Commercial Loan Products (Auto, Real Estate, Construction, Unsecured, etc.) to meet all State and Federal Banking Regulations. The applicant may also perform branch manager duties.

Requirements and Responsibilities

- Degree in business, finance, or related field is preferred
- Minimum of 2 years of lending experience preferred
- Excellent customer service skills to develop, maintain, and enhance customer relationships
- Excellent written and verbal communication skills
- Good organizational, analytical, and technical skills
- Exercises good judgement and discretion with confidential information
- Provide effective customer service to generate new loan production and meet customer's needs
- Grow the overall loan portfolio of the Bank through effective sales, lending, and customer service
- Makes recommendations to executive officers regarding loans or makes decisions within lending limit
- Ability to analyze applicant's information for credit worthiness and analyze collateral for value
- Protects the assets of the bank by aggressively managing credit quality
- Follow Bank Policies and Procedures to ensure compliance for Federal and State Regulations
- Manage loan portfolio to minimize losses
- Excellent people skills; demonstrates the ability to work well with others and supervisor others
- Ability to operate a branch and supervise tellers, customer service, and loan processors
- Display personal integrity and ethics
- Professionalism in behavior and appearance
- Good public relations and represents bank in local community organizations
- Be willing to relocate to the community

Interested parties should contact Cindy Marshall at 706-647-8951 or email resume to cmarshall@wcgb.com and indicate position of interest.