



Lender

Job Description

Objective:

To ensure that sound lending decisions to creditworthy customers are made so that there will be a source of income for the bank, its depositors and stockholders. Ensure that customer needs are met in order to grow and develop strong long lasting customer relationships with the Bank. Represent the bank in the community and promote its image and brand in a positive manner.

Duties to include but not limited to:

- Interview customers and gather necessary information to evaluate loan requests.
- Obtain a completed loan application along with credit history, corporate and/or personal financial statements and all other financial documentation needed to make a decision.
- Follow up with client if needed to request necessary additional documents.
- Review customer application and supporting documents to render a decision and follow up with the customer with approval/denial.
- Build new/existing strong customer relationships to expand the bank's deposit and loan footprint in the community in order to ensure larger market share.
- Have a good working relationship with all loan support staff regarding insurance, documentation exceptions, and loan processing to ease workflow.
- Work monthly loan documentations to bring to a manageable number as defined by Bank Management.
- Work past dues to keep to a manageable number as defined by Bank Management
- Work to keep loan loss and risk to a minimum
- Loans above Officer Lending limit to be approved and documented
- Complete loan write ups to present to Board for loans above officer lending limit
- Comply with all laws and regulations pertaining to job function
- Follow all Bank Secrecy Act policies and procedures

Qualifications:

- College degree or 2-5 years lending experience
- Maintain customer confidentiality
- Professional and courteous people skills
- Strong communication skills

- Ability to multi task
- Able to handle stress and work well with customers
- Computer skills
- Software used: Excel, Word, AS400, Financial analysis tools
- Credit underwriting skills
- Ability to work overtime as needed when demand is high
- Be flexible
- Strong work ethic
- Ability to read tax returns
- Cash Flow analysis training

Reports to: President/CEO

Resumes may be emailed to margie.blanton@wbtbankshares.com or faxed to Margie Blanton, HRO, 229-316-4186

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