



## Consumer/Commercial Lender – Forsyth, Georgia

**United Bank** is a growing 116-year-old \$1.9 billion Community Bank that proudly provides *Signature Service* to our customers in 19 locations in 11 counties throughout Middle Georgia.

### **Job Summary:**

The Consumer/Commercial Lender serves current and prospective loan customers and determines the acceptability of each customer by following the bank's predetermined lending guidelines, company policies, standards, and procedures. Interviews loan customers and analyzes financial data to determine general credit worthiness. Completes input of applications as well as collateral information to analyze loan requests to ensure compliance with the Bank's lending guidelines.

### **General Description/Duties:**

Duties include but are not limited to the following:

- Interviews loan customers, collects and analyzes financial data to determine creditworthiness and the merits of a specific loan request.
- Ensures that each approved application meets the Bank's lending standards, and the loans are within the limits of a preapproved lending authority.
- 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, public relations, and community service activities within the community and develop business relationships with existing and potential customers.
- Ensures compliance with state and federal regulations and laws.
- Ensures compliance with the bank's guidelines by obtaining exception approval signatures on loan applications when needed.
- 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.
- Collects on past due loans as well as overdrawn checking accounts that may be assigned.
- Keeps past due loans and collateral exceptions to a minimum as determined by management.
- Assist in the day-to-day operations of the Bank including opening and closing of the bank.
- Performs other duties as assigned.

### **Requirements:**

- Bachelor's degree in a related field or comparable work experience.
- Minimum of 3 years commercial lending experience.
- Additional education through various banking schools or courses preferred.
- Strong organizational and effective time management skills.
- Detailed oriented and accurate in work product.
- Customer Service focused with timely response and follow-up.
- Effective and grammatically correct verbal and written communication skills.



- Strong analytical and critical thinking skills.
- Prior experience in financial statement spreading and analysis.
- Knowledge of State, Federal and legal lending regulations, and requirements.
- Develop successful partnerships, internally and externally, so that loans are presented, processed, and closed in an accurate and timely manner.
- Exercise discretion and tactfully handle sensitive and confidential information.
- Proficient using Microsoft Office Suite; specifically, Excel for spreadsheet analysis.
- Ability to successful manage a diverse loan portfolio.

**To Apply:**

Applicants can apply at [www.accessunited.com](http://www.accessunited.com).