



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.

Responsibilities:

- Grow the overall loan portfolio of the Bank through effective sales, lending, and customer service
- Provide effective customer service to generate new loan production and meet customer's needs
- Collect and analyze data to determine potential loan credit approval, including cost, payment calculation, and collateral position
- Protect the assets of the bank by aggressively managing credit quality
- Work with past due loan customers to help obtain solution for delinquency
- Ability to manage a branch and supervise bank employees

Key Result Areas:

- Excellent customer service skills to develop, maintain, and enhance customer relationships
- Display personal integrity and ethics
- Professionalism in behavior and appearance
- Participate and represent the bank in local community organizations
- Ensure compliance with all applicable state and federal banking laws & regulations
- Maintain confidentiality of all customer files and proprietary (physical, electronic, intellectual) Bank property
- Attend training and apply knowledge to daily banking operations

Experience & Education:

A Bachelor's Degree in Business, Finance, or related field is preferred. Banking experience and lending experience preferred.

Interpersonal Skills:

Courtesy, tact, and diplomacy are essential elements of the job. Work involves personal contact with others and excellent written and verbal communication skills is expected.

Physical Requirements:

Be able to lift up to 25 lbs. Must be capable of climbing/descending stairs. Must be able to operate routine office equipment including telephone, copier, facsimile, and calculator. Must be able to perform work on computer for an average of 6-8 hours per day and work indoors in climate-controlled shared work environment. Must be able to work extended hours whenever required or requested by management. Must be capable of regular, reliable, and timely attendance.

Mental and/or Emotional Requirements:

Must be able to perform job functions independently. Must work effectively as part of a team. Must be able to read and carry out various written instructions and follow oral instructions. Must be able to speak clearly and deliver information in a logical and understandable manner. Must be capable of dealing calmly and professionally with different personalities from diverse cultures and demonstrate highest levels of customer service and discretion when dealing with the public.

Please send resume to cmarshall@wcgb.com