



<b>Job Title</b>	<b>COMMERCIAL LENDING MANAGER</b>
<b>Reports To</b>	<b>Chief Credit Officer</b>

### **PURPOSE**

Responsible for exercising positive leadership of all commercial lending staff. Solicits new commercial business and handles the ongoing portfolio of commercial loans. Builds personal and business financial relationships in accordance with the Credit Union's established policies, procedures, and core values. In order to achieve the objectives of the Credit Union these responsibilities shall be executed promptly, courteously, and accurately.

### **FUNCTIONS**

- Responsible for member marketing of the Credit Union and knowledge of all services offered to a degree that will enable answering questions, or referring members for specific services.
- Responsible for the overall supervision of the commercial lending staff.
- Responsible for developing and servicing a variety of commercial, construction, and Member Business Loans, calling on small business owners, realtors, to provide advice and introduce companies to the services offered by the Credit Union.
- Administer and coordinate all commercial lending activities including soliciting, pre-screening, underwriting, negotiation and presentation of loan requests.
- Prepare competitive market surveys and recommend loan program and pricing modifications based on results.
- Identify current and potential new business lending products to determine changes and enhancements that would benefit the membership.
- Seek out opportunities to enhance the members' financial lives by recognizing and referring additional credit union products.
- Develop and manage profitability of the commercial loan portfolio with the assistance of the Credit Analyst.
- Work closely with the Credit Analyst on documentation for commercial loans (financial statements, corporate tax returns, personal financial statements and credit reports) and ensuring completion of annual reviews of loans greater than the prescribed amount.
- Originate all commercial and Member Business Loans products in accordance with credit union policies including but not limited to:
  - Operating Lines of Credit
  - Vehicle and Equipment Term Loans
  - Commercial and Investment Real Estate Loans
  - Letters of Credit
  - Construction and Development Loans
- Assist the Chief Credit Officer as assigned.

**AUTHORITY**

The incumbent is authorized to take any action to carry out the responsibilities assigned by the Chief Credit Officer so long as such action does not deviate from established policies and represents sound business judgment; except for specific limitations placed on the incumbent’s authority by specific assignments to other personnel.

**REQUIRED SKILLS, KNOWLEDGE AND ABILITIES**

- Takes initiative to be involved in networking opportunities in the community.
- Generates innovative ideas, and creative solutions to challenging problems.
- Models behavior that builds inter-personal trust and personal integrity within the team.
- Offers to take additional leadership roles or responsibilities as assigned by the Chief Credit Officer contributing to the success of the team.
- Competent with computer technology.
- Possess exceptional analytical skills with a strong attention to detail, ability to plan, prioritize and organize work effectively and efficiently.
- Open to constructive feedback, display ongoing commitment to learning and self-improvement.
- Must have a high degree of self-motivation with a desire to accomplish goals and have exceptional performance.

**PREREQUISITES FOR THIS POSITION**

- **Minimum Education:** A Bachelor’s degree in Finance or Business required.
- **Minimum Experience:** Minimum of 8 years’ experience in construction, real estate and Commercial/ Business lending with management experience required.
- **Personal Characteristics and Skills:** Must be of the highest integrity, in good health and with personal habits above reproach. Must practice confidentiality. Must be a mature person with sound judgment. Must have the ability to meet and work effectively with people of varying levels of education and experience and to be able to communicate, both written and orally with the same.

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Employee Signature

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Date

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Supervisor Signature

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Date