



Job Title	COMMERCIAL LOAN OFFICER II
Reports To	COMMERCIAL LENDING MANAGER

PURPOSE

Building personal and business financial relationships in accordance with the Credit Union's established policies, procedures, and core values. These Credit Union responsibilities are to 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 developing and servicing a variety of commercial, construction, and member business loans, calling on small business owners, realtors, and individuals to provide advice and introduce them to the services offered by the Credit Union.
- 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
 - Complex Member Business Loans
- Assist the Commercial Lending Manager as assigned.

CONTACTS

Establishes and maintains relationships necessary to carry out the activities of this position.

AUTHORITY

The incumbent is authorized to take any action to carry out the responsibilities assigned by the Commercial Lending Manager 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.

PREREQUISITES FOR THIS POSITION:

- **Minimum Education:** Bachelor’s Degree or equivalent. A Bachelor’s degree in finance and or economics is highly desirable.
- **Minimum Experience:** 4 - 6 years’ underwriting and servicing experience in Commercial real estate, construction and business lending.
- **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 the same; and command their respect. Must have a high degree of self-motivation, accuracy and organizational skills.

Employee Signature

Date

Supervisor Signature

Date