



October 7, 2021

FULL TIME RETAIL LOAN OFFICER

SUMMARY: Responsible for the growth, maintenance and collections of a Consumer and Real Estate (in-bank & secondary market) Loan portfolio within the Banking Office market area. Maintains a flexible schedule that may include weekends. Supports the bank by reinforcing core values and achieving departmental goals consistent with the strategic plan.

MAJOR ACCOUNTABILITIES:

1. **Customer Relationship Development** – Call on existing and potential customers to create new or enhance existing relationships, provide information, encourage referrals, explore unmet financial needs and sell products and services to meet the customer's needs. Refer/introduce customers to appropriate staff for other applicable products and services. Maintain external contacts and favorably promote the bank's image and goals at civic, trade and professional functions.
2. **Portfolio Management** – Manage the overall performance of a consumer and mortgage loan portfolio to include growth, delinquency, new & existing loan programs, officer calls and product sales/referrals. Identify new product and service opportunities and maintain an understanding of competitive factors.
3. **Teamwork** – Provide support and motivation to the banking office staff and retail lending staff. Actively contribute to the overall growth goals of the banking office and retail lending department.
4. **Compliance** - Ensure overall compliance with regulatory agencies and loan policy and procedures in addition to loss prevention control through appropriate collections and charge-off strategies as they pertain to Retail Lending.
5. **Operations** – Responsible for the banking office loan volume and fee income budgeting process related to retail lending.
6. Other duties as assigned

QUALIFICATIONS: Bachelor's degree in finance or equivalent on the job experience. Excellent communication skills. Proven sales skills. Organized, detail oriented and able to work within deadlines.

Equal Opportunity Employer

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