

Commercial Banker

GRADE	DEPARTMENT	JOB CLASSIFICATION	EEOC CATEGORY
13	Lending	Exempt	Sales Workers

Role

Originates, manages, and supervises a portfolio of commercial loans, with the overall objective of maintaining and increasing its asset quality. Develops new and existing business relationships.

Major Duties and Responsibilities

Weight	Function	Essential?
1. 50%	Takes applications for commercial loan business. Reviews customer financial condition and assesses the customer's ability to re-pay the loan. Makes underwriting decisions within approval authority. Completes or directs completion of all loan documents and closes loans.	✓
2. 20%	Participates in developing lending and deposit business for the company. Calls on clients to expand existing business; calls on prospects seeking opportunities to expand the company's client base.	✓
3. 15%	Monitors existing loan portfolio to maintain a high-quality asset base. Maintains up-to-date client files including current balance sheets, profit & loss statements, cash flow projections and all loan documentation.	✓
4. 10%	Assists in collection of past due loans.	✓
5. 5%	Assists customers with any loan-related questions and concerns.	✓
6. —	Must comply with all company policies and procedures, applicable laws and regulations, including but not limited to, the Bank Secrecy Act, the Patriot Act, and the Office of Foreign Assets Control. Performs other duties as assigned.	✓

Knowledge & Skills

Experience

Five to ten years of similar or related experience, including time spent in preparatory positions.

Education/Certifications/Licenses

A college degree.

Interpersonal Skills

The ability to motivate or influence internal or external senior level professionals is a critical part of the job, requiring a significant level of influence and trust. Obtaining cooperation and agreement on important outcomes via frequently complex, senior level dialogues, as well as a professional level of written communication skills are essential to the position.

ADA Requirements

Physical Requirements

Perform primarily sedentary work with limited physical exertion and occasional lifting of up to 10 lbs. Must be capable of climbing / descending stairs in emergency situation. Must be able to operate routine office equipment including telephone, copier, facsimile, and calculator. Must be able to routinely perform work on computer for an average of 4-6 hours per day. Must be able to work extended hours whenever required or requested by management. Must be capable of regular, reliable and timely attendance.

Working Conditions

Must be able to routinely perform work indoors in climate-controlled private office with minimal noise

Mental and/or Emotional Requirements

Must be able to perform job functions independently and work effectively either on own or as part of a team. Must be able to plan and direct the work activities of self and others. Must be able to read and carry out various complicated written and oral instructions. Must be able to speak clearly and deliver information in a logical and understandable sequence. Must be capable of dealing calmly and professionally with numerous different personalities from diverse cultures at various levels within and outside of the organization and demonstrate highest levels of customer service and discretion when dealing with the public. Must be able to perform responsibilities with composure under the stress of deadlines / requirements for extreme accuracy and quality and/or fast pace. Must be able to effectively handle multiple, simultaneous, and changing priorities. Must be capable of exercising highest level of discretion on both internal and external confidential matters.

Acknowledgement

Nothing in this position description restricts management's right to assign or reassign duties and responsibilities to this job at any time.

Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions. This job description is not a contract and should not be construed as a guarantee of employment for any specific period of time.

Mohave State Bank is an Equal Opportunity Employer and does not discriminate against employees or applicants based on race, color, religion, sex/gender, national origin, disability, age, or any other category protected by law.

Authorized Representative

Date

Employee

Date