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| Position Title: | Consumer Lender |
| Date: | May 2012 |
| Department: | Lending |
| Location: | Shawnee |
| Supervises: | None |
| Reports To: | Chief Lending Officer |
| FSLA Status: | Exempt |

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| Summary of position:  The Consumer Lender focuses soliciting, marketing, and processing consumer loans and other services; to properly service customers within the policies, objectives, and guidelines. |
| Key job functions: *(Includes current duties, primary objectives, and responsibilities which are critical to the successful performance of the position)*   * Performs an extensive amount of business development activities in the business community to develop growing network of outside referral sources for new business * Gathers related financial and general business information, performs financial analysis needed to make credit decisions, participates in team credit decisions and communicates with prospects and customers to close sales * Approves or rejects loan applications within individual lending authority * Recommends credit decisions on loans over assigned limits to appropriate level of management * Responsible for the proper credit administration of individual loan portfolios including loan closing, documentation, monitoring, on-going financial performance of borrowers, collateral inspections, collection of delinquencies and work-out of problem loans * Maintains a working knowledge of products and services, including loan policy, documentation, and regulatory requirements * Reviews and makes determination of insufficient items within bank guidelines * Participates in weekly loan meetings by teleconference * Participates in bank sponsored functions, as required * Consistently promotes the Bank in a positive manner to community, customers, and staff * Other duties as assigned |
| Qualifications:   * Strong analytical and business judgment skills * Above average communication skills, including written, verbal, and coaching * Previous experience in developing and managing a commercial loan portfolio * Must be computer literate; proficient in Excel, Word and loan documentation programs |
| Education and Experience:   * Bachelors degree, preferably with an emphasis in Business, Finance or Accounting or 3 plus years consumer lending experience * Advanced knowledge of bank compliance regulations, policies and procedures |
| Physical Demands: These physical demands are generally representative of the position.   * Hearing, speech, close vision * Sitting, including computer use * On occasions, may be required to lift and/or move up to 25 pounds |