![FNB_Logo[1].JPG]()

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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
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| 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
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| 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
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| 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
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