

Commercial Lender



*Salary Grade: 14
Exempt*

JOB TITLE: Commercial Lender

REPORT TO: SVP, Chief Lending Officer

DEPARTMENT: Commercial Lending

Position Summary: Responsible for developing and retaining commercial relationships. Assist in growth and management of commercial loan portfolio consistent with regulatory compliance and bank policy. Coordinate commercial lending activities with other lenders and branch managers to maximize lending and new business opportunities. Promote the bank's commercial lending services and products. May participate in loan workouts and REO areas of the bank.

Responsibilities:

- Assist in the management and growth of loan portfolio by:
 - Generating new business through loans, business accounts and services.
 - Originate or recommend commercial, industrial and commercial real estate loans within limits of lending authority and in compliance with regulations and policy.
 - Analysis and review of financial statements, accounts, related data for existing and potential customers.
 - Negotiate and/or recommend credit terms, costs, loan repayment strategies and collateral specifications.
 - Providing services and maintaining accounts for existing customers, ensuring terms of loans and financial conditions of borrowers adhere to policy parameters.
 - Evaluating prospective customers and loan requests and making recommendations to management.
 - Expanding existing business and developing new business through service and cross selling, customer calls, networking and development of referrals.
- Assist and/or support other business development personnel in developing prospects and generating banking relationships.
- Manage assigned loan workout cases and OREO properties to ensure maximum recovery of assets placed for collection.
- Assist in the development of commercial lending goals, strategies and products.
- Maintain current knowledge of industry regulations, compliance issues and bank policies.
- Serve on committees and participate in community efforts as required and recommended by management.

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Knowledge, Skills, Requirements:

- Bachelor's degree in business, finance or equivalent career experience.
- Practical knowledge of applicable laws, regulations and documentation relating to commercial lending activity.
- At least 10 years of experience in commercial lending, including problem loan workout experience.
- Experience in analyzing financial data.
- Ability to work in Microsoft Office/Network environment and with industry software.
- Ability to interact positively and tactfully with customers, coworkers and staff.
- Proficiency in written and verbal communications.
- Adhere to compliance of all applicable Federal and State bank regulations, as well as Dime bank policies and procedures.

Physical Demands and Condition Requirements:

- General office environment.
- Ability to travel to business locations, meet with customers.

Equipment Used:

- General office equipment, i.e., calculator, photocopier, etc.
- Computer

ADA: The employer will make reasonable accommodations in compliance with the Americans with Disabilities Act of 1990.

Manager Approval: _____

Date: _____