



Job Posting
VP-Commercial Banker
One Community Bank

One Community Bank is searching for a dynamic and highly motivated person to fill our full-time VP-Commercial Banker position. Qualified candidates interested in working at a growing community bank should submit their cover letter and resume by email to:

Talent, careers@onecommunity.bank

Summary:

Develops commercial lending portfolios, client relationships, and ensures that applicable bank lending policies and practices are followed. Works to achieve a fair rate of return, while minimizing the risk to the Bank. Develop and maintain a commercial oriented loan portfolio which actively promotes and maximizes the Bank's return on investments and return on asset goals.

Essential Duties and Responsibilities include the following:

- Serves the client by analyzing the potential of the client and justifying the risk associated with each credit.
- Be involved with the community through civic activity, service organizations, and professional associations to develop new business and enhance the Bank's image.
- Provides superior customer service to clients with regard to loans, Treasury and other banking products – actively cross-selling of all bank products.
- Assists with commercial lending policies and operating procedures that are consistent with overall bank policies and operations objectives.
- Assists with the establishment of interest rate guidelines, fees, and other charges that harmonize with overall bank policies and are competitive and profitable for the Bank.
- Interviews commercial loan clients and takes applications while advising the client of the Bank's lending criteria.
- Analyzes financial statements and spreads including adequacy of income and sufficiency of collateral when required.
- Makes on-site visits to client's business to analyze the management of the business for potential credit risk.
- Prepares and presents credit presentations for the Loan Committee when needed for approval
- Approves or disapproves loans within established lending credit limits and prepare and collect loan documentation for closing.

- Prepares Adverse Action documentation for loans that are denied.
- Closing of the loan - checks accuracy of documents, while making sure client signs in all appropriate places and understands all the documents.
- Monitors loan performance, loan agreements, financial statements, and monitors the collateral.
- Collects past due loans as necessary to prevent charge-offs and losses to the bank, including phone calls, letters, collateral repossessions, and foreclosures.
- Actively calls on customers outside the Bank and maintains continual follow-up to promote the Bank and Bank products.
- Maintains loan files to meet all compliance and regulatory requirements.
- Handles all questions regarding government sponsored SBA and other loan products offered by the bank.

Required Qualifications / Skills / Abilities:

- Bachelor's degree in business, finance and/or accounting
- At least 5 years of bank commercial lending experience
- Knowledge of current regulations and compliance issues with regard to lending as well as all bank products.
- Strong problem-solving skills