



Job Posting
Market President (Commercial Banking)
One Community Bank

One Community Bank is searching for a dynamic and highly motivated person to fill our full-time Market President position at our Sun Prairie location. 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:

The Market President is the leader of the bank in the local community, and facilitates collaboration among the Bank Manager, Mortgage Lenders, Treasury Management and Commercial lenders to ensure that every client has an exceptional experience. The Market President is charged to grow market share in retail and commercial deposits, commercial loans, and residential lending production. In addition, this position will perform Commercial Banker responsibilities as outlined below:

- 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:

- In collaboration with the marketing department, coordinate marketing strategy for their community.
- Conducts regular sales meetings with the client facing colleagues in his/her respective bank.
- Provides referrals of new commercial, retail and mortgage lending relationships to the respective positions within the bank and ensures that follow up has been completed.
- 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.
- The duties and responsibilities described are not a comprehensive list. Additional tasks may be assigned as necessitated by business demands.

Other Duties:

- Maintains current knowledge of laws, regulations, and banking industry changes.
- Prepares production reports on personal pipeline as needed.
- Assigns risk codes for commercial loans and lines of credit.
- Assists, as needed, with OREO properties/issues.
- Responsible for loans concerning examination for audits.
- Reviews loan policy to assure proper compliance
- Assists with and maintains the problem loan list, which includes all classified loans.
- Reviews and collects outstanding charge-offs.
- Completes credit verifications on commercial customers, both in writing and over the phone.

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