



Job Posting Commercial Loan Review Specialist

One Community Bank is searching for a dynamic and highly motivated person to fill our full-time **Commercial Loan Review Specialist** 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

The one bank that's different from other banks. We began as a single location serving the Oregon, Wisconsin, community back in 1976. Since then, One Community Bank has grown to serve 11 locations in Oregon, Adams, Grand Marsh, McFarland, Middleton, Oxford, Stoughton, Sun Prairie, and Waunakee. Come grow with One Community Bank! **We have been voted Best Place to Work three years in a row!**

Summary:

This position will be responsible for conducting independent loan reviews for the Bank's commercial loan portfolio. The scope of the review will include each commercial loan at or greater than the Bank's defined loan review loan balance amount, which have not been subject to underwriting within the past year. The Commercial Loan Review Specialist will perform credit analysis, which will include analysis of financial statements, cash flow, stress testing and collateral analysis. Objectives for the reviews are to ensure individual credits are performing adequately, are properly graded and are conforming to Bank policy. The reviews and analysis performed will help the Bank manage the risk in the loan portfolio by identifying positive or negative trends from when the loans were originated.

Essential Duties and Responsibilities of the Commercial Loan Review Specialist include:

- Perform a comprehensive review of a certain percentage of the commercial loan portfolio to identify any credit strengths and weaknesses or trends. These reviews will include analysis of financial information and the credit facility to ensure the loan is performing adequately.
- Use knowledge, experience and observation to determine if additional analysis is needed.
- Communicate weaknesses identified to the Loan Officer
- Complete portfolio management analysis via defined reports. Communicate results of the portfolio analysis to the Credit Committee.
- Help with analysis of new credits or renewals as needed

Required Qualifications / Skills / Abilities of Commercial Loan Review Specialist:

- Minimum of five years of experience in commercial credit analysis.
- General computer skills with specific knowledge of Windows-based applications.
- Knowledge of bank lending policies.
- Proven communication and interpersonal skills in order to successfully communicate with the credit department.
- Strong problem-solving skills

- Advanced Microsoft Office skills

Benefits of the Commercial Loan Review Specialist:

- 401(k), 401(k) matching
- Dental insurance
- Flexible spending account
- Health insurance
- Life insurance
- Paid time off
- Vision insurance
- Short-term and Long-term Disability Insurance
- Pet Insurance