



## Job Posting

**Position:** Commercial Loan Officer  
**FLSA Status:** Exempt  
**Pay Range:** \$100K+/year

**Department:** Lending  
**Location:** Terrytown  
**Hours:** Mon-Fri 8:30am-5pm, after hours as needed

### Position Summary:

Responsible for developing new business, structuring and closing loans, maintaining and servicing a loan portfolio, and cross selling bank products based on customer needs. Must represent the bank through active participation in community organizations and affairs.

### Job Responsibilities:

- Generate new clients and referrals through strong relationship building
- Generate and close consumer, commercial, and SBA/USDA loans to achieve production goals
- Work directly with clients to review agreements, explain programs, negotiate loans and terms, and compute payment schedules
- Analyze applicants' financial status, credit, and property evaluations to determine feasibility of granting loans
- Obtain and compile copies of loan applicants' credit histories, financial statements, and other financial information
- Review loan agreements to ensure that they are complete and accurate
- Submit applications to credit analysts for verification and recommendation
- Community involvement to promote bank products and services
- Ensure timely loan closing and funding activities
- Maintain a positive working relationship with customers, bank staff, local professionals, centers of influence, and community organizations
- Manage loan portfolio including renewals, modifications, updated credit analysis, collections, and portfolio monitoring
- Cross-sell bank services by recognizing the needs of customers
- Perform field work as necessary to locate and collect delinquent loan payments or secure collateral
- Daily review, approval, and disposition of commercial overdrafts
- Attend loan closings
- Meet customers on projects and inspect collateral
- Detect early warning signs of problem loans and immediately notifying supervisor
- Assist customers and/or branch personnel as needed with questions pertaining to loan information
- Consistently support the Bank and its core values
- Follow all policies and procedures
- Additional duties may be assigned by supervisor

### Requirements:

- High school diploma or equivalent
- A Bachelor's Degree in Business, with a major in Administration, Finance, or related field preferred
- 7+ years commercial lending experience
- SBA/USDA lending experience preferred

- NMLS Certification
- Formal credit training preferred
- Knowledge of commercial and lending practices
- Understanding of financial statement/cash flow analysis and financial ratios
- Detail oriented
- Proficient operation of Microsoft Professional Office software including Word and Excel.
- Ability to work independently while having a strong commitment to team orientation
- Exceptional verbal, written, and interpersonal communication skills. Ability to network effectively
- Ability to work well under pressure and manage time. Able to handle multiple projects and timelines, and adapt to changing deadlines
- Excellent organizational, critical thinking, and decision-making skills
- Strong analytical and mathematical capabilities
- Superb customer service

**Benefits:**

- Medical, Dental, and Vision Insurance
- Company Provided Life and Disability Insurance
- Paid Time Off
- 401(k) with Employer Match
- Tuition and Professional Development Assistance

American Bank is an Affirmative Action and Equal Opportunity Employer. All qualified applicants will receive consideration for employment without regard to race, color, religion, sex, sexual orientation, gender identity, national origin, or protected veteran status and will not be discriminated against on the basis of disability.