



POSITION DESCRIPTION

JOB TITLE: Junior Commercial Lender

EXEMPTION STATUS: Exempt

REPORTS TO: President

LOCATION: Topeka, KS – Wanamaker Branch

JOB SUMMARY

Responsible for activities with current and potential bank customers. Will analyze the financial condition of individuals and businesses applying for credit and make recommendations to Loan Committee for approval. This position is primarily responsible for analyzing less complex loan renewals and new loans as well as analyzing requests for existing loans.

DUTIES

- Compile and analyze data for commercial loan requests; Outline loan terms and conditions and inform borrowers of loan commitments; Assist borrowers by making appropriate recommendations concerning financing options and financial decisions.
- Originate and service a wide variety of business and individual loans both secured and unsecured.
- Screen loan requests based on Bank policies and on types of loans offered by the Bank.
- Maintain compliance with loan policy, procedures and documentation, including loan package preparation, while properly structuring, underwriting and pricing.
- Serve as a marketing ambassador for the bank, offering bank products to current and existing customers.
- Provide on-going service to existing clients and branch personnel regarding loan questions and issues.
- Work with President and Loan Officers on recommendations for conditions and terms of commercial loans.
- Provide updates to the President and loan department team on progress of current commercial and consumer loan files.
- Follow up on inquiries from applicants and branch personnel.
- Establish relationships to expand lending opportunities.
- Have the ability to produce and manage a loan portfolio, including loan servicing.

- Produce quality referrals through regular calls on existing and prospective customers as well as referral sources.
- Produce board reports as assigned.
- Complete other duties as assigned.

REQUIREMENTS and SKILLS

- Bachelor's degree in business, finance, accounting, or related field preferred
- 1+ years' experience working with commercial credit or lending
- Excellent customer service
- Experience in analyzing financial statements and tax returns required
- Excellent verbal and written communication skills
- Must have a strong analytical skills and clear understanding of general accounting and time value of money
- Extensive knowledge in MS Word and Excel required
- Excellent organizational skills and high attention to detail
- Ability to handle multiple priorities and deliver projections within the time guidelines
- Ability to work independently while having a strong commitment to team goals
- Self-motivating
- Desire to work with public focusing on meeting customer needs
- Able to handle stressful situations
- Strong problem-solving skills, ability to multi-task and meet deadlines

To apply: Please submit resume to hteufel@visionbanking.bank

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