

## Vice President of Commercial Lending

**Exempt Status:** Exempt  
**Officer Status:** Officer  
**Full Time/Part Time:** Full-Time  
**Location:**  
**Department:** Lending  
**Reports to:** Regional President/Chief Lending Officer

### **Job Function:**

Responsible for the development of new business and broadening existing customer base with an emphasis in providing traditional bank credit and depository services. Also, responsible to promote and sell other fee based financial services offered by the organization.

### **Essential Duties and Responsibilities:**

Individual responsibilities include calling on existing and prospective customers in effort to retain and develop business for the organization. Structure and price credits in an appropriate fashion that creates value for the customer while adhering to the organization's underwriting standards, policies, and pricing objectives. Responsible for the performance of individual loan portfolio in all aspects including but not limited to growth and quality. Maintain current knowledge and comply with regulatory and bank standards, policies, and procedures related to depository and lending activities along with other areas of the organization as required by management. For further clarity Individual Credit Duties and Responsibilities are as follows:

- Prepare loan and sales proposals.
- Spread Financial Statements – analyze and monitor financial information as required for loan presentation worksheets (LPWs) and narrative.
- Maintain assigned loan portfolio.
- Sell additional products and services to customers.
- Actively participate in Credit Committee meetings and make complete and accurate presentations to the loan committee.
- Follow up specific leads offering business development opportunities among customers and prospects.
- Maintain a very high asset quality.
- Must be able to define problems, collect data, establish facts and draw conclusions.
- Fully accountable for loan risk rating recommendations.
- Develop periodic "action plans" for loan customers demonstrating a weakening financial condition.
- Credit portfolio management will include processing new loan requests, annual and periodical credit reviews, modifications, renewals, market research, short term asset analysis (accounts receivables and inventory), appraisal order coordination, appraisal reviews, loan closings, commercial and construction draw approval and processing, project inspection coordination as required, payment collection, accountability for loan documentation and other loan matters as required to maintain loan portfolio.
- Prepare summary memos for members of Executive Management as required.

### **Job Qualifications/ Required Skills and Abilities:**

- Proven ability to underwrite complex credits and negotiate terms and conditions with sophisticated borrowers.
- Minimum of 5 or more years of experience in financial institution lending exhibiting increased level of responsibility and performance.
- Knowledge of lending compliance, policies, and procedures is essential
- Broad understanding of other Bank products and services.
- Maintain a substantial and growing loan portfolio with regard to quantity and quality.
- Must be properly licensed and meet requirements with respect to National Mortgage Licensing System and Registry (NMLS).
- Bachelor's degree in business, finance or related field or equivalent experience.
- Superior written and verbal communication skills
- Exhibit and maintain high degree of professionalism
- Maintain high degree of confidentiality and integrity
- Ability to communicate effectively and professionally at all levels of the organization
- Excellent follow through and time management skills
- Excellent attention to detail
- Strong PC, web, database/Excel knowledge as required.
- MUST exhibit good business acumen
- MUST possess a "can do" customer-service attitude/philosophy

### **Community Leadership:**

Represents the bank and provides leadership in key community activities that may include business, charitable, civic and other social organizations to maintain a proper responsible citizen stature for the bank.

### **Physical Demands/ Work Environment:**

The physical demands described here are representative of those that must be met by an employee to successfully perform the essential functions of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

Individuals may need to sit or stand as needed. Individuals may sit for long periods of time. May require walking on a primarily level surface for periodic periods throughout the day. Reaching above shoulder heights, below the waist or lifting as required to file documents or store materials throughout the work day. Requires ability to communicate verbally and in writing via telephone, email and in person. Also requires ability to operate computer and computer programs.

This job description should not be construed to imply that these requirements are the exclusive standards of the position. Incumbents will follow any other instructions and perform any other related duties, as may be required. Country Club Bank has the right to revise this job description at any time.

This job description, like other Country Club Bank documents, is not to be construed as a contract of employment or an agreement for employment of any specific duration, since employment at Country Club Bank is at will, and subject to termination at any time with or without cause or notice.