



Citizens Federal Savings Bank is looking for a Loan Officer to join their team. The Loan Officer serves as a key member of the lending team responsible for developing and expanding the bank's commercial lending portfolio while also supporting residential mortgage and consumer lending activities. This position reports to the Chief Lending Officer and works collaboratively with bank management to drive loan growth, maintain portfolio quality, and build strong customer relationships within the community.

Some essential functions of this position are:

- Develop and maintain a robust commercial lending portfolio through prospecting, relationship building, and cross-selling opportunities.
- Underwrite, structure, and approve commercial loans within established authority limits.
- Conduct comprehensive financial analysis of commercial loan applicants including cash flow analysis, collateral evaluation, and risk assessment.
- Originate residential mortgage loans and consumer loans as needed to support overall bank lending goals.
- Build and maintain relationships with existing and prospective commercial clients, referral sources, and community organizations.
- Collaborate with other departments to ensure seamless loan processing and customer service delivery.
- Monitor existing loan portfolio performance and work with customers on loan modifications or workout situations as needed.
- Ensure all lending activities comply with bank policies, regulatory requirements, and fair lending practices.
- Prepare detailed credit presentations and loan committee recommendations.
- Participate in community events and professional organizations to promote the bank's lending services.
- Mentor and provide guidance to junior lending staff as needed.
- Performs other related duties as assigned.

Applicants must have 5+ years of commercial lending experience with a proven track record of loan origination and portfolio management in order to be considered for the position.

To perform this job successfully, an individual must be able to perform each essential function satisfactorily. The requirements listed below are representative of the knowledge, skill and/or ability required. Reasonable accommodation may be made to enable individuals with disabilities to perform the essential functions.

Required Knowledge

Comprehensive understanding of commercial lending principles, underwriting standards, and credit analysis techniques, knowledge of banking regulations related to lending including BSA/AML, fair lending, and safety and soundness requirements, familiarity with loan documentation, collateral evaluation, and legal requirements, understanding of financial statement analysis and cash flow evaluation, knowledge of various loan structures and pricing methodologies, awareness of local market conditions and business community dynamics, understanding of residential mortgage lending requirements and consumer lending products.

Required Skills / Abilities

Strong analytical and financial analysis capabilities, excellent interpersonal and relationship-building skills, outstanding written and verbal communication abilities, ability to make sound credit decisions while balancing risk and profitability, proven sales and business development skills with ability to generate new business, strong attention to detail and organizational skills, ability to work independently and manage multiple priorities effectively, proficiency with loan origination systems and banking software, knowledge of local business community and market conditions, demonstrated integrity and ethical conduct in all business dealings, ability to work collaboratively with internal teams and external partners, customer service orientation with focus on exceeding client expectations.

Citizens Federal Savings Bank is an Equal Opportunity Employer

If you are interested in applying for the position, please submit your resume to:

Matt Morrow CEO & President at: mattmorrow@citizensfsb.bank

You may also submit your resume on the Citizens Federal Savings Bank LinkedIn page here: <https://www.linkedin.com/jobs/view/4270277697>