



The Commercial Loan Officer is responsible for developing and managing commercial loan accounts which meet established lending requirements, and which provide maximum profitability to the bank with a minimum of risk. Support the bank's strong banking culture through on-going customer contact, quality customer service, and superior product knowledge. The incumbent must be able to exercise discretion and independent judgment.

Major Duties:

- Develops new business by contacting prospects and customers. Cross-sells bank services.
- Interviews loan applicants, collects and analyzes financial and related data to determine current credit worthiness of customers and the current merits of existing loans. Information may be obtained by direct inspection of the applicant's business and/or collateral review of interim financial reports and personal interview.
- Establishes and negotiates where necessary the terms under which credit will be extended, including the costs, repayment method, schedule, and collateral requirements. Approves loans up to an amount determined by the board of directors. Serves as contact officer for Loan Committee review on loans above this limit by developing material for and making presentations where required.
- Monitors existing commercial loan portfolios to ensure proper risk ratings and early identification of problems. Takes necessary action to collect from past due accounts.
- Participates in community affairs to increase the bank's visibility and to enhance new business opportunities.
- Supervises one Loan Officer Assistant.

Qualifications:

- Degree in a business/finance or equivalent experience.
- 3-5 years of experience within the banking industry or a loan department.
- Extensive knowledge of commercial lending, banking concepts, and applicable regulations.

Employee Benefits Include: Paid Sick/Vacation Time, Paid Holidays, Health, Dental, & Vision Insurance, Short- & Long-Term Disability, 401(K) with a Match plus more.

Please apply at: <https://www.kawvalleybank.com/about/careers>.

KVB is an Equal Opportunity Employer.