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Commercial Lending Officer

KCB Bank is seeking a motivated and relationship-focused Commercial Lending Officer to join our team. This position is primarily responsible for commercial loan production, portfolio management, customer relationship development, profitability, and credit quality. The successful candidate will manage an existing portfolio while placing a strong emphasis on business development and growing commercial lending relationships within our communities.

Essential Duties and Responsibilities

- Manage and service an existing commercial loan portfolio while ensuring proper risk management, credit quality, and portfolio profitability in accordance with established bank policies and procedures.
- Develop new commercial lending opportunities through business development activities, networking, community involvement, and exceptional customer service.
- Build and maintain strong relationships with commercial customers by understanding their financial needs and recommending appropriate banking products and services.
- Cross-sell bank products and services when appropriate to deepen customer relationships and support overall bank growth.
- Maintain a thorough understanding of lending regulations, compliance requirements, and bank policies. Apply this knowledge consistently in all lending activities.
- Respond to customer inquiries, provide financial guidance, and resolve issues related to commercial loan products and services.
- Monitor loan performance and proactively manage delinquency and collection efforts to maintain a high-quality portfolio.
- Participate in developing workout strategies, loan modifications, and repayment plans when necessary.
- Analyze financial statements, cash flow, collateral, and creditworthiness to make sound lending recommendations.
- Represent KCB Bank in the community through civic, professional, and industry organizations.
- Continue professional development by gaining knowledge of all areas of bank operations and industry best practices.
- Perform other duties and responsibilities as assigned.

Qualifications

To perform this position successfully, an individual must be able to carry out each essential duty with professionalism, accuracy, and a commitment to excellence.

The ideal candidate will:

- Have a strong background in commercial lending and relationship management.
- Demonstrate excellent communication, interpersonal, and customer service skills.
- Maintain a high degree of discretion, professionalism, and confidentiality.
- Work effectively both independently and as part of a team.
- Possess strong analytical, organizational, and problem-solving abilities.

Education and Experience

- Bachelor's degree in Business, Finance, Accounting, Agriculture, or a related field preferred.
- Minimum of five (5) years of commercial lending experience preferred,

Other Skills and Abilities

- Strong leadership and relationship-building skills.
- Ability to analyze financial information and make sound credit decisions.
- Knowledge of commercial lending practices, loan documentation, and regulatory requirements.
- Proficiency with Microsoft Office and banking-related software systems.
- Strong problem-solving, communication, listening, adaptability, and team-building skills.
- Commitment to supporting and promoting the mission, values, goals, and objectives of KCB Bank.

Compensation and Benefits

This is a full-time position. Compensation will be based on qualifications and experience.

Benefits include:

- Section 125 Cafeteria Plan
- KBA-Sponsored Disability Insurance
- KBA Group Term Life Insurance
- Medical Insurance
- 401(k) Retirement Plan
- Paid Time Off (PTO)
- Cell Phone Reimbursement

Apply for This Job: <https://kcbank.bamboohr.com/careers/56>

Equal Opportunity Employer

KCB Bank is an Equal Opportunity Employer