

Commercial Lending Officer

Basic Qualifications

Education/Training: A B.S. or B.A. degree in a related field normally required; specialized commercial lending education and training.

Skill(s): Proficient reading, writing, grammar, and mathematics skills; proficient interpersonal relations, communicative, and sales skills; a thorough knowledge of the features and benefits of all bank commercial products and services; a working knowledge of bank operating policies and procedures which impact commercial services; moderate PC skills; visual and auditory skills; valid driver's license.

Experience: A minimum of five (5) years' experience in related positions normally required.

General Responsibilities

Responsible for performing a variety of duties to meet the commercial lending needs of business customers; achieving customer service goals as established in the Lending Division's annual operating plan; complying with operating policies and procedures established for the commercial lending function; communicating with appropriate personnel; responding to inquiries or requests for information; maintaining appropriate records and providing assigned reports.

Essential Duties

1. Performs a variety of duties to meet the commercial lending needs of business customers as follows:
 - a. Solicits new business from present and prospective customers; maintains ongoing business relationships with present customers in order to take advantage of additional cross-selling opportunities.
 - b. Provides sales information on a timely basis in order that this information may be included as part of customer service and sales performance reports.
 - c. Monitors individual sales performance versus objectives on a regular basis; discusses performance with appropriate supervisor on a frequent basis.
 - d. Serves as a member of the Bank's sales team; makes group sales calls where these types of calls will improve the opportunity for new business development.
 - e. Maintains a thorough knowledge of the features and benefits of all Bank commercial products and services in order to ascertain customer needs and to

sell in conjunction with these needs, as well as other Bank product and service offerings.

- f. Assists in developing and maintaining Bank operating policies and procedures for the Commercial Lending Department; recommends policy changes to the Vice President Lending for review and recommendation to the Board of Directors.
 - g. Provides direct service to commercial customers of the Bank with respect to deposit, loan, and other miscellaneous products and services; approves or rejects loan applications within individual lending authority.
 - h. Periodically reviews and analyzes customer financial information to evaluate risk.
 - i. Takes appropriate action in evaluating customer situations, i.e., losses, delinquency, overdrafts.
 - j. Presents commercial loans to Sr. Officers, Loan Committee, and to the Board of Directors for approval, as needed.
 - k. Prepares various forms and reports; provides information as requested by the Vice President Lending.
 - l. Assists customers in obtaining specialized services from other Bank departments as necessary; provides help to customers with specific inquiries or service problems.
 - m. Maintains a working knowledge of Bank operating policies and procedures which impact commercial services.
 - n. Prepares and maintains accurate records of all customer service calls made and meetings held with present and prospective customers.
 - o. Works with assigned problem commercial loan customers to minimize delinquency and/or maximize the Bank's recovery on distressed assets.
2. Jointly establishes annual quantitative customer service and sales objectives with assigned supervisor; this activity to be integrated with the Lending Division's annual operating plan.
 3. Complies with established operating policies and procedures in order to maintain adequate controls and to support the Bank's adherence to outside regulatory requirements.
 4. Abides by the current laws and organizational policies and procedures designed and

implemented to promote an environment which is free of harassment and other forms of illegal discriminatory behavior in the work place.

5. Cooperates with, participates in, and supports the adherence to all internal policies, procedures, and practices in support of risk management and overall safety and soundness and the Bank's compliance with all regulatory requirements, e.g. Community Reinvestment Act (CRA), Bank Secrecy Act (BSA), Equal Credit Opportunity Act, etc.
6. Communicates with management and staff personnel in order to integrate goals and activities.
7. Responds to inquiries relating to his/her particular area, or to requests from other Bank personnel, customers, etc., within given time frames and within established policy.
8. Maintains appropriate records and provides assigned reports.

Ancillary Duties

1. Actively participates in community activities in a manner which reflects favorably on the Bank.
2. Performs tasks which are supportive in nature to the essential functions of the job, but which may be altered or re-designed depending upon individual circumstances.

Job Location

Wyomissing, PA
Various outside locations

Equipment/Machines

1. Automobile
2. Telephone
3. Calculator
4. PC/Keyboard
5. Printer
6. Fax machine
7. Copy machine