

FLORIDA STATE UNIVERSITY CREDIT UNION
Job Description

TITLE: Commercial Lender
DEPARTMENT: Financial Services
DATE: May 2022
REVISED DATE:

CLASSIFICATION: Non-Exempt
REPORTS TO: VP, Lending & Admin
SUPERVISES: N/A
SALARY GRADE: 9

General Summary

Manages and develops business loan accounts, which meet the established lending requirements while maximizing profitability and minimizing risk to the Credit Union. Contributes to the growth and profitability of the Credit Union through business loans.

Essential Functions

1. Possesses knowledge of features and benefits of all Credit Union products and services to efficiently promote the Credit Union to existing and potential members.
2. Services existing business loan accounts and expands existing relationships through cross-sells and referrals.
3. Assists in the implementation of new products or programs to help provide better service to members and stimulate new growth.
4. Interview loan applicants, analyze financial information and make appropriate loan decisions; Decisions must be based primarily on opinions derived from facts and projections based upon the best available information; Must abide by specified lending authority as dictated by the loan policy and procedures manual.
5. Presents loan requests above lending authority to loan review committee for approval.
6. Manages a loan portfolio as it pertains to business loans under his or her responsibility. Services loan portfolio in a manner consistent with sound credit union practices, while maintaining profitability.
7. Makes business development calls on existing members and prospective members.
8. Maintains an active role in community affairs to improve the Credit Union's visibility in the area.
9. Implements plans to reduce total past due loans and non-earning assets to a level determined by senior management. Monitors past due loans and contacts customers when appropriate.
10. Assures delivery of quality customer service in the branch through personal leadership and adherence to the Credit Union's quality standards.
11. Assists all branches with existing and potential business loan members.
12. Occasionally assists consumer loan members with their initial loan requests.
13. Authorizes official checks, expense checks, money orders, charge-offs, overdrafts etc., as outlined in procedures manual.

NOTE: The list of essential functions is not exhaustive. It may be supplemented as necessary from time to time.

Job Qualifications

1. Bachelor's Degree in business, finance or related field or equivalent experience preferred; or an equivalent combination of work experience and education.
2. Three years' previous commercial lending experience preferred
3. Proven record of managing relationships and developing new business preferred
4. Knowledge of lending policies, procedures, and regulations.
5. Strong financial analysis abilities, solid credit administration skills, excellent communication skills and sales ability preferred

