

Job Title Commercial Lender

Short Description Jax Federal Credit Union is seeking a Commercial Lender to be responsible for developing new commercial business and assessing needs of members and their businesses to determine appropriate product/service solutions, and ensures delivery. Generates commercial loan documentations, negotiates loan structures with Lucro Commercial Solutions (Lucro), and approves commercial loans within restricted guidelines. Manages loan quality and profitability and assesses risk of Credit Union commercial portfolio. Performs any functions within the scope of authority and expertise to provide the highest level of service and responsiveness to members, businesses and coworkers.

Full Description Jax Federal Credit Union is seeking a Commercial Lender to be responsible for developing new commercial business and assessing needs of members and their businesses to determine appropriate product/service solutions, and ensures delivery. Generates commercial loan documentations, negotiates loan structures with Lucro Commercial Solutions (Lucro), and approves commercial loans within restricted guidelines. Manages loan quality and profitability and assesses risk of Credit Union commercial portfolio. Performs any functions within the scope of authority and expertise to provide the highest level of service and responsiveness to members, businesses and coworkers.

Location: Park Street Building, 562 Park Street, Jacksonville, FL

Status: Full-time (approximately 40 hours per week)

Major Duties and Responsibilities:

1. Maintain on-going relationship with commercial members to keep abreast of member needs and their ability to support current debt. Completes at least two on site visits to the business per year (and one unannounced visit.) Provides documentation of all visits and contacts with existing and potential new clients.
2. Manages larger commercial relationships requiring a level of technical commercial and financial expertise. Acts in an advisory capacity with respect to commercial members' financial and operational needs.
3. Manages and develops commercial business market. Delivers commercial credit union products and services within an assigned market. Maintains reputation of the Credit Union with members, prospects, referral sources, and community-based organizations.
4. Obtains all needed information for a commercial loan request through member interviews, site visits, financial information, and third party references.
5. Effectively negotiates terms, structure and pricing with MBL

committee to bring opportunities to closure with minimal revisions.

6. Approves or denies the LUCRO credit analysis within Credit Union guidelines and assigned authority. Presents business loans for approval above assigned authority. Ensures approved loans are properly documented and prepared for loan closings with the Business Relationship Officer.

7. Identifies problem loans and performs workout of problem loans with minimal collaboration with senior staff members and/or LUCRO

8. Provides commercial credit union support and serves as a liaison to assigned branches. Also works with staff on cross-divisional issues.

9. Performs all duties in accordance with prescribed commercial banking regulatory compliance guidelines. Ensures all commercial loan relationships are in full compliance with applicable federal and state laws and regulatory guidelines are in compliance with Credit Union policies. Ensures full compliance with the Credit Union's Information Security Policies and Procedures.

10. Maintains knowledge of credit union products and services, as well as knowledge of the industries or market areas served. Keeps abreast of current developments and market trends, to further identify and service the member commercial needs.

11. Monitors loan delinquency to proactively mitigate risk to the portfolio.

12. Represents the Credit Union through active participation in community and industry organizations and events and promotes the business interests of the Credit Union. Refers sales opportunities to other departments or Credit Union affiliates in support of established corporate objectives.

13. Maintain current knowledge of and compliance with all Credit Union policies and procedures, including compliance with the Bank Secrecy Act and all federal laws and regulations as set forth by the NCUA and other regulatory agencies.

14. Keeps abreast of appropriate laws and regulations affecting commercial credit union in general and the extension of commercial credit in particular. Attends relevant courses and seminars to build expertise as necessary.

15. Other duties as assigned.

Knowledge & Skills

Experience:

Two to Five years of similar or related experience, including time spent in preparatory positions.

Education/Certifications/Licenses:

A college degree.

Interpersonal Skills:

A significant level of trust, credibility and diplomacy is required. In-depth dialogue, conversations and explanations with customers, direct and indirect reports and outside vendors can be of a sensitive and/or highly confidential nature. Communications may involve motivating, influencing, educating and/or advising others on matters of significance. Typically includes subject matter experts as well as first level to middle managers.

Other Skills:

Requires professional, well-developed interpersonal, speaking and writing skills for communicating with businesses, members, co-workers and other individuals involved in the commercial lending process. Must have experience in analyzing business financial statements and assessing the viability of businesses; must have excellent communication and PR skills; ability to use related software required.

Requires professional, well-developed interpersonal, speaking and writing skills for communicating with businesses, members, co-workers and other individuals involved in the commercial lending process.

Effective sales, analytical, managerial, organizational, business development, presentation, problem-solving, negotiation and member service skills.

Strong knowledge of the Credit Union's products and services. Exceptional PC skills including Microsoft Office (Word, Excel and PowerPoint).

Flexibility to attend functions and meetings before, during and after normal business hours.

Must maintain a valid driver's license and be able to travel throughout defined market. Will be traveling and/or working outside the office as needed.

Must be a self-started who demonstrates high ethical standards and personal integrity to build credibility and trust and enhance the Credit Union's reputation in the lending community.

ADA Requirements

Physical Requirements:

Perform primarily sedentary work with limited physical exertion and occasional lifting of up to 10 lbs. Must be capable of climbing / descending stairs in emergency situation. Must be able to operate routine office equipment including telephone, copier, facsimile, and calculator. Must be able to routinely perform work on computer for an average of 6-8 hours per day, when necessary. Must be able to work extended hours whenever required or requested by management. Must be capable of regular, reliable and timely attendance.

Working Conditions:

Must be able to routinely perform work indoors in climate-controlled shared work area with minimal noise.

Mental and/or Emotional Requirements:

Must be able to perform job functions independently or with limited supervision and work effectively either on own or as part of a team. Must be able to read and carry out various written instructions and follow oral instructions. Must be able to speak clearly and deliver information in a logical and understandable sequence. Must be capable of dealing calmly and professionally with numerous different personalities from diverse cultures at various levels within and outside of the organization and demonstrate highest levels of customer service and discretion when dealing with the public. Must be able to perform responsibilities with composure under the stress of deadlines / requirements for extreme accuracy and quality and/or fast pace. Must be able to effectively handle multiple, simultaneous, and changing priorities. Must be capable of exercising highest level of discretion on both internal and external confidential matters.

Acknowledgement

Nothing in this position description restricts management's right to assign or reassign duties and responsibilities to this job at any time.

Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions. This job description is not a contract and should not be construed as a guarantee of employment for any specific period of time.

We are an Equal Opportunity Employer and do not discriminate against employees or applicants based on race, color, religion, sex/gender, national origin, disability, age, or any other category protected by law.

Education

A college degree.

Additional Comments

To apply online, please visit:

https://workforcenow.adp.com/mascsr/default/mdf/recruitment/recruitment.html?cid=9a07bc15-a98c-4ef1-901a-8cb49f5ad6b8&cclid=19000101_000001&jobId=344187&source=C2&lang=en_US

Credit Union

Jax Federal Credit Union

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Florida

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Expiration Date

11/20/2020