

Job Title

Commercial Loan Officer

Short Description

RadiFi Credit Union (previously known as Jax Federal Credit Union) is seeking a Commercial Loan Officer to be responsible for originating, managing, and supervising the commercial lending activities for loans \$1MM+, including analyzing loan applications, assessing financial conditions, and ensuring compliance with regulatory requirements. This role involves building and maintaining relationships with business members, providing financial advice, ensuring the credit union's lending portfolio is healthy and profitable, and being visible in the community. The Commercial Lender plays a critical role in supporting local businesses and driving economic growth within the community served by the credit union. This position is expected to have a notable impact on current financial or strategic organizational goals and objectives.

Full Description

RadiFi Credit Union (previously known as Jax Federal Credit Union) is seeking a Commercial Loan Officer to be responsible for originating, managing, and supervising the commercial lending activities for loans \$1MM+, including analyzing loan applications, assessing financial conditions, and ensuring compliance with regulatory requirements. This role involves building and maintaining relationships with business members, providing financial advice, ensuring the credit union's lending portfolio is healthy and profitable, and being visible in the community. The Commercial Lender plays a critical role in supporting local businesses and driving economic growth within the community served by the credit union. This position is expected to have a notable impact on current financial or strategic organizational goals and objectives.

Major Duties and Responsibilities:**1. Loan Origination and Underwriting:**

- Evaluate and process commercial loan applications, including real estate, equipment, and working capital loans for loans \$1MM+ or loans with complex structures including ground-up construction.
- Conduct thorough financial analysis and credit risk assessments of business members.
- Prepare and present credit proposals to loan committees for approval.
- Ensure compliance with credit union policies, state, and federal regulations.

2. Member Relationship Management:

- Develop and maintain strong relationships with business members to understand their financial needs and provide tailored lending solutions.
- Act as a trusted advisor to members, offering guidance on financial products and services.
- Conduct regular follow-ups with members to ensure satisfaction and address any issues or concerns.

3. Portfolio Management:

- Monitor and manage the commercial loan portfolio to ensure timely repayments and identify potential risks.
- Conduct periodic reviews of existing loans to assess performance and financial condition.
- Work with members experiencing financial difficulties to develop appropriate action plans and mitigate risks.

4. Business Development:

- Identify and pursue new commercial lending opportunities within the community.
- Develop and implement strategies to attract and retain business members.
- Participate in community events and networking activities to promote the credit union's services.
- Utilize a CRM tool to maintain member and prospect interactions.

5. Collaboration and Teamwork:

- Work closely with other departments, including retail, credit risk, servicing, and legal, to ensure a seamless lending process.
- Provide support to junior staff and colleagues on commercial lending practices and policies.
- Contribute to the development and improvement of lending policies and procedures.

6. Regulatory Compliance:

- Stay updated on relevant laws, regulations, and industry standards.
- Ensure all lending activities adhere to regulatory requirements and credit union policies.
- Participate in internal and external audits, providing necessary documentation and information.

7. Market and Industry Analysis:

- Conduct market research and analysis to stay informed about industry trends, economic conditions, and competitive landscape.
- Utilize market insights to make informed lending decisions and advise business members.

Performs other job related duties as assigned.

Knowledge and Skills

Experience:

5+ years experience in commercial lending, preferably within a credit union or similar financial institution.

Education/Certifications/Licenses:

Bachelor's degree in finance, business administration, or related field.

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:

- Strong analytical skills with the ability to assess financial statements and credit risk.
- Excellent communication and interpersonal skills.
- Knowledge of commercial loan products, underwriting standards, and regulatory requirements.
- Ability to build and maintain strong member relationships.
- Proficiency in financial analysis software and loan processing systems.

ADA Requirements

Physical Requirements:

Is able to bend, sit, and stand in order to perform primarily sedentary work with limited physical exertion and occasional lifting of up to 10 lbs. Must be capable of climbing / descending stairs in an emergency situation. Must be able to operate routine office equipment including computer terminals and keyboards, telephones, copiers, facsimiles, and calculators. 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 or travel off site 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 complete basic mathematical calculations, spell accurately, and understand computer basics. 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.

Acknowledgment

Nothing in the 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 constructed as a guarantee of employment for any 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

Bachelor's degree in finance, business administration, or related field.

Additional Comments

Credit Union

RadiFi Credit Union

State

Florida

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Expiration Date

09/13/2024