



JOB TITLE: Commercial Lender

DEPARTMENT: Lending

LOCATION: Newtown, PA

REPORTS DIRECTLY TO: CLO

SCHEDULE: 40 hours/week Monday-Friday

JOB OVERVIEW:

Develops new and maintains existing customer relationships by calling on businesses, professional groups, high net worth individuals and existing customers soliciting new deposit and loan business and referrals. Attends to the needs of customers seeking commercial and private banking loans. Maintains loan portfolio, building relationships, ensures customer satisfaction, timely follow-up on renewals and delinquencies. Maintains customer confidence by keeping information confidential. Contributes to the team effort by performing other job-related duties as needed.

ESSENTIAL DUTIES:

- Obtain loan request information from borrower to analyze credit information, financial statements/information and other related information pertaining to the loan and prepares loan memorandum
- Structure and loan decision process. Identify and communicate points of exposure on current loans, as well as possible solutions
- Present loan applications for review at loan committee as needed/directed.
- Update credit files and financial spreads on an ongoing basis
- Learn and maintain a strong knowledge of the bank's credit policies and procedures, and commit to the role of enforcing them as best possible
- Learn and attain proficiency using Bank's core system, spreading software, CRE information database, and other technology-based solutions

- Monitor clients within assigned portfolio to identify deteriorating credit conditions and compliance with loan agreements
- Monitor high risk loans via established procedures
- Ensure that annual reviews and renewals are completed on a timely basis to avoid administrative past dues and that loans are properly risk graded
- All other duties as assigned

QUALIFICATIONS:

- Bachelors Degree in Accounting or Finance or directly related experience in commercial credit/lending activities to multiple types of clients and industries.
- Five to ten years specialized experience in analysis, underwriting, preparing loan proposals and commercial portfolio management.
- Knowledge of banking laws, banking policies and procedures, and regulations
- Excellent presentation, communication, negotiation, interpersonal, analytical, problem-solving, and written skills.
- Familiarity with analyzing/underwriting C&I, CRE, and Asset-Based transactions.
- General knowledge of Delaware Valley and surrounding market.
- Strong knowledge of basic banking products and lending solutions, along with the ability to match specific solutions with their requested purpose.
- Strong organizational, flexibility and time management skills - ability to handle multiple tasks in a highly time-sensitive environment and prioritize appropriately to meet deadlines.
- Basic computer skills.