



Horizon Community Bank

Commercial Banking Officer 1

FLSA Status: Exempt

Department: Credit

Description: *The Commercial Banking Officer reports directly to Commercial Banking Manager and is responsible for soliciting, building and maintaining relationships with commercial bank clients and servicing a wide variety of real estate, commercial and industrial credits. This position requires the application of well-defined credit/analytical skill sets developed through formal education and experience through the interview, underwriting and loan structuring processes. Exercises sound credit judgment in approving loans within established guidelines or recommending loans for approval by loan committee that meet bank objectives and are compliant with credit policies and regulatory and guidelines and laws. Effectively manages loan portfolio to ensure growth, earnings and proper risk management.*

Duties:

- Strong sale acumen preferred.
- Develops and maintains commercial banking relationships through community involvement and building and maintaining business networking. Effectively prospect for clients and consultatively delivers creative financial solutions to meet their needs.
- Applies credit/analytical skills toward the effective underwriting of credit risk and engages in development of loan structure, terms, pricing and documentation toward the approval and closing of loans that achieve the objectives of the bank.
- Effectively manages a commercial loan portfolio by monitoring ongoing financial reporting, covenant and borrowing base compliance; manages delinquency; effective modification renewals and extensions of credits; and appropriate ongoing risk ratings.
- Maintains knowledge of bank products and services and collaborates with internal and external business partners of the bank so as to consultatively provide for the full scope of the client's financial needs resulting in a deep and diverse client relationship that maximizes the profitability of the bank.
- Maintain ongoing knowledge of the local, regional and national economic conditions as well as all industry sectors with which the bank engages so as to be cognizant of the external forces and market trends impacting the overall asset quality of the loan portfolio.
- Ensure all collateral interests taken to secure the lending exposure of the bank are legally perfected and appropriately valued, monitored and insured.
- Comply with all bank policies and procedures as well as related Federal, State and industry laws and regulations pertaining to the bank's lending and banking activities.

Knowledge, Skills, and Education Requirements:

Basic Qualifications

- Preferred Bachelor's degree in Finance, Business, Accounting or Statistics with a strong basis in financial accounting or equivalent knowledge gained through direct experience.
- Minimum 5 years of experience as a commercial loan officer direct experience in both commercial real estate and commercial and industrial (C&I) lending and portfolio management.
- Well-developed credit analytical skills supported by formal credit and cash flow training.
- Well developed skills in the use of proprietary or non-proprietary analytical software supported by expert level skills in the use of Microsoft Excel.
- Effective negotiations skills.

Preferred Skills and Experience

- Direct experience with Buker's Tax Analysis and FSA analytical software (or similar financial analytic software).
- Good knowledge of economics and finance.
- Basic knowledge of risk analysis.
- Effective technical report writing skills.
- Effective verbal and written communication skills.
- Willingness to work in and appreciation for the personalized and more intimate independent community bank environment.

Physical Requirements:

Physical requirements include accurate keyboarding skills, manual dexterity sufficient to manipulate files and other documents, and vision sufficient to work extensively with computer display, handwritten and printed data.