

<b>Job Title:</b> Commercial Development Officer	<b>Last Revision:</b> 1/2015
<b>Percentage of Time Allocated:</b> 100%	
<b>Salary Grade:</b> 18	
<b>Department:</b> Commercial Lending	
<b>Reports To:</b> Senior Vice-President/Director of Lending	
<b>Supervises:</b> None	
<b>FLSA Status:</b> Exempt	
<p><b>Summary:</b> This position is a leader of Commercial Lending and will report directly to the Senior Vice-President/Director of Lending. The primary responsibilities of this position include: establishing initial contact and acquiring new business relationships with area industries and commercial business owners, attracting new consumer relationships, promoting growth of the Bank's commercial loan portfolio which in result should lead to bank and asset growth, and to aggressively create, and grow our commercial department, by soliciting, structuring, approving, and closing loan commitments. Participates in and promotes the financial institution's community activities.</p>	
<p><b>Job Requirements:</b></p> <ul style="list-style-type: none"> <li>• High school diploma or equivalent</li> <li>• Bachelor Degree with a minimum of 5 years lending experience and working knowledge of the banking industry, rules, and regulations.</li> <li>• Must possess verbal and written communication skills to effectively communicate with staff and management.</li> <li>• Must have good analytical and organizational skills and be able to support and maintain strong and positive working rapport with various Bank departments.</li> <li>• Working knowledge of arithmetic and its applications. Use mathematics to solve problems.</li> <li>• Ability to define problems, collect data, establish facts, and draw valid conclusions.</li> <li>• Working knowledge of Microsoft Office products, including (but not limited to) Excel, Word, PowerPoint, and Outlook.</li> <li>• Must be able to use internet and business applications that require use of internet.</li> <li>• Successful completion of in-house training programs</li> <li>• Comprehensive knowledge of new accounts operations</li> <li>• Comprehensive knowledge of consumer lending</li> <li>• Exceptional customer service and professional skills</li> <li>• Strong telephone skills</li> <li>• Ability to multi-task, work independently, delegate, and make decisions</li> <li>• Team Player</li> <li>• Valid driver's License</li> </ul>	
<p><b>Specific Job Functions:</b></p> <ol style="list-style-type: none"> <li>1. <u>Strategic Objectives</u> <ol style="list-style-type: none"> <li>a. Reviews, executes, and practices objectives within SFSB's Strategic Plan.</li> <li>b. Realize and support strategies developed through strategic thinking process and integrate these back into the branch goals.</li> <li>c. Maximize bank profitability through appropriate pricing of new loan originations, fee income, and selling of bank products and services.</li> <li>d. Negotiate terms, structure loan financing based on risk considerations and present credits for approval as required.</li> <li>e. Monitor commercial loan portfolio to ensure proper risk ratings and early identification of potential problems.</li> <li>f. Take loan applications, complete financial statements, negotiate terms and close loans on major projects and substantial loan requests.</li> <li>g. Promotes and participates in the financial institutions special credit programs and other CRA programs.</li> </ol> </li> </ol>	

- h. Supports the collection of delinquent loans.
- i. Able to adjust quickly to different work situations and demands, remain composed under pressure and during stressful situations.
- j. Able to adjust to changes within the organization and to portray a positive image to others in reference to those changes.

2. Branch Growth

- a. Assists Branch Manager with developing branch goals and budgets to aid in meeting profitability standards.
- b. Utilizes branch income and financial statements to improve performance and implement plans for meeting branch commercial goals.
- c. Actively promote commercial and consumer loan growth by identifying potential markets and developing strategies to secure new business and expand on the existing customer base.
- d. Acts on all potential leads that are presented in a timely manner.
- e. Reviews lists, records, newspapers, etc., for business development leads.
- f. Solicits commercial deposit accounts and cash management relationships from new and existing customers.

3. Building Customer Relationships

- a. Actively participates in local business and community activities and maintains close contact with local builders, real estate brokers and agents, customers and prospects.
- b. Promotes a favorable image of the bank in all business activities within the community.
- c. Must spend a considerable amount of time outside of the bank to promote new business and to promote the bank.
- d. Is a leader in community organizations, activities, and civic organizations.
- e. Responsible for knowing and cross selling bank products to help the customer obtain their financial goals.
- f. Realize a deposit conversation rate of 100% per loan relationship (at least one checking or savings product open for every loan relationship maintained).
- g. Develop business activity for market areas by making outside calls on potential customers, introducing them to the bank's products and services.
- h. Make calls on existing customers to expand their utilization of the bank's products and services and to express appreciation for those products and services being used.
- i. Supports the bank's strong relationship banking culture through on-going customer contact, quality customer service, and superior product knowledge.
- j. Establish outside banking relationships for participation loan opportunities.
- k. Takes personal ownership of any customer problems to see that they are resolved.
- l. Responds to the needs and priorities of the customer, recognizes and takes appropriate action to meet their needs (if possible); establishes an effective working relationship with customers to gain their respect and loyalty.
- m. Project a positive image of the bank to all customers.
- n. Project a positive image of the bank and its services to potential customers and prospects that are called upon.

4. Communication

- a. Interacts regularly with the Executive Team to ensure that the branches commercial operations are aligned with the total Bank's direction.
- b. Reports at internal Branch meeting monthly.
- c. Participates in weekly Branch huddles.
- d. Communicates with Branch staff regularly.
- e. Documents calls and makes monthly call report to SVP/Director of Lending.
- f. Must be able to communicate thought clearly, both orally and written.
- g. Must be able to communicate throughout all levels of the organization.
- h. Regularly reviews cash flow projections with the SVP/Director of Lending to determine cash needs to meet loan demand, excess cash for investment and borrowing requirements.

i. Communicates approvals or denials to the borrower, real estate agent or builder.

5. Compliance

- a. Present and review major loan requests, as defined by the loan policies, with directives for the consideration and approval or rejection.
- b. Approves or denies loan requests based on financial institution's loan policies on all types of loans offered by the institution.
- c. Responsible for knowing and complying with all Bank policies and procedures that apply to the position.
- d. Responsible for knowing and complying with all Federal Regulations and bank policies/procedures that apply to position, including the BSA/AML/OFAC and CIP Program.

6. Additional Responsibilities

- a. Participates on SFSB's assigned committees.
- b. Coordinates PTO days with Branch staff to ensure Branch is accurately staffed at all times.
- c. Answers phone as needed.
- d. Performs other duties as directed by supervisor.

The physical demands described here are representative of those that must be met by an employee to successfully perform the essential duties and responsibilities of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential duties and responsibilities. While performing the duties of this job, the employee is required to use hands to handle or feel objects, tools or controls. The employee frequently is required to sit, reach with hands and arms and talk or hear. The employee is occasionally required to stand; walk, climb or balance; and stoop, kneel, crouch or crawl. The employee must regularly lift and/or move up to 10 pounds. Specific vision abilities required by this job include close vision.

The work environment characteristics described here are representative of those an employee encounters while performing the essential duties and responsibilities of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential duties and responsibilities. The noise level in the work environment is usually moderate to quiet.

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Employee Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Supervisor Signature

\_\_\_\_\_  
Date