



Position Title:	Lending Officer
Date:	June 2019
Department:	Lending
Location:	Holdenville, OK
Supervises:	Loan Assistant
Reports To:	Chief Lending Officer
FSLA Status:	Exempt

**Summary of position:**

The Lending Officer follows established procedures to plan, direct and organize the sales and daily operational activities of the branch. Scope of responsibility will include maintaining and developing commercial customer's accounts including loan, deposit, and other relevant bank offered products in a safe, legal, and profitable manner. The Lending Officer is responsible for providing support, guidance and training to branch staff.

**Key job functions:**

*(Includes current duties, primary objectives, and responsibilities which are critical to the successful performance of the position)*

- Direct, administer and coordinate the activities of the banking center, in accordance with established Bank goals and objectives
- Develop new outside business; oversee and ensure sales of new and existing business inside the branch and promote new sales generation outside the branch
- Maintain an in-depth working knowledge of all products, servicing, equipment, internal controls and policy & procedures
- Recommend credit decisions on loans over assigned limits to appropriate level of management
- Approve or deny loans within established credit lines
- Collaborate with Human Resources in decision making process regarding hiring, promotions and/or terminations
- Consistently promotes the Bank in a positive manner to community, customers, and staff
- Provide leadership, coaching and mentoring to branch staff
- Serve as liaison between the branch and management
- Formulate recommendations for staffing and budgetary needs
- Participate in bank sponsored functions, as required
- Participate in weekly loan meetings by teleconference
- Attend bi-monthly Branch Manager's meeting held at main office
- Manage facility matters in the assigned branch
- Other duties as assigned

**Qualifications:**

- Previous managerial/supervisory experience
- Strong analytical and business judgment skills
- Above average communication skills, including written, verbal, and coaching
- Knowledge and demonstrated proficiency of bank products and services
- Previous experience in developing and managing a commercial loan portfolio

**Education and Experience:**

- Bachelors degree, preferably with an emphasis in Business, Finance or Accounting or 3 plus years commercial lending experience
- Advanced knowledge of bank compliance regulations, policies and procedures

**Physical Demands:**

These physical demands are generally representative of the position.

- Hearing, speech, close vision
- Sitting, including computer use
- On occasions, may be required to lift and/or move up to 25 pounds

\*Equal Opportunity Employer

\*Member FDIC