

Assistant Relationship Manager / Assistant Commercial Loan Officer / Portfolio Manager

Position Summary:

This individual works with the Commercial Loan Officers by providing full administrative support while also assisting clients directly. Under supervision of the Commercial Loan Officers, you will provide diversified support to the initiation, growth and management of commercial loan accounts.

Responsibilities:

Overall

- Maintain knowledge of and compliance with banking regulations
- Coordinate and collaborate with others to identify, establish, facilitate and maintain effective support processes to ensure consistency and streamline workflow

Loan Application Process

- Develop and maintain lists of key information necessary to support the loan process
- Work with loan applicants to develop the loan package
- Investigate, interpret and analyze credit reports
- Spread and analyze financial information
- Make underwriting recommendations to Commercial Loan Officers
- Prepare detailed loan presentations for the approval process
- Assist in the preparation of draft term sheets and commitment letters

Loan Closing Process

- Work closely with Commercial Loan Officers and Loan Processing areas to ensure satisfactory closing of loans to clients
- Communicate with clients, attorneys, insurance companies, title companies, and various other professionals as needed
- Ensure all necessary documents are accounted for prior to document preparation

Portfolio Management

- Review reports to be informed of work flow, maturing loans (early identification of need for loan extensions), covenant compliance, delinquencies and overdrafts
- Assist with maintaining commercial loan portfolios – clear loan, collateral and credit exceptions
- Ensure appropriate maintenance of credit files
- Respond to telephone callers and visitors to resolve routine and complex inquiries

Qualifications:

- Bachelor's Degree in Business, Finance, Accounting or equivalent combination of education and experience
- Minimum 3 years of commercial/business lending experience or a combination of relevant experience
- Thorough understanding of basic principles of accounting and financial analysis
- Strong organizational, interpersonal, time management, communication (both written and oral), research and computer skills, attention to detail, and ability to creatively analyze various situations and data
- Proficient computer skills with an emphasis on MS Office Products to include Excel and Word
- Strong understanding of bank credit policies and procedures
- Demonstrated ability to work effectively within a team environment, build strong working relationships, clearly identify outcomes and expectations

- Developed credit analysis and analytical skills

Qualified candidates for this position can expect to earn between \$3,000 and \$4,950 per month. Highly qualified candidates are encouraged to apply as well. Compensation will be based on experience.