



F&M Bank and Trust is seeking an experienced Commercial Lender. This position will be responsible for attracting and retaining profitable loan and deposit relationships through relationship building and active outside business development activities. Please review the job description listed below for additional information.

Candidates should forward a cover letter and resume to Human Resources at F&M Bank and Trust Company P.O. Box 718, Manchester, GA 31816 or by email at jjones@fmbankandtrust.com. (*Equal Opportunity Employer*)

Commercial Loan Officer

Focus: Developing and maintaining a sound loan portfolio focused on commercial credit opportunities that are developed in accordance with the guidelines of the F&M Bank and Trust Loan policy and are commiserate with risk profile expectations as outlined by Senior Management and the F&M Board of Directors.

General Job Expectations:

- Pursue commercial loan development through maintenance of existing relationships and direct calling efforts to develop new credit relationships
 - Loan Officers will maintain a loan pipeline that includes both prospects and commitments in the process of being closed.
 - Loan Officers will strive to meet loan growth goals in a prudent manner while maintaining adherence to policy and the credit culture of the Bank.
- Responsible for maintaining a competent working knowledge of F&M Bank and Trust Loan Policy as well as other relevant Bank policies in order to function within the risk profile and employment expectations as outlined by management and the board of directors.
- Provide outstanding excellent customer service to existing customers and prospects
 - Demonstrates excellent verbal and written communication skills when working with customers.
 - This includes timely response and follow up to customer requests
 - Set realistic expectations for customers with regard to performance, timing, etc.
 - Maintain a competent working knowledge of all credit products in an effort to communicate efficiently and transparently to customers and prospects.

- Works with other loan department personnel in a respectful and team oriented attitude.
- Demonstrates ownership for all aspects of a credit relationship; Including responsibility for the interview, underwriting, loan documentation , closing and the post-closing process (i.e. follow up on documentation exceptions for both collateral perfection and ongoing financial documentation)
 - Loan officer is ultimately responsible for the production of underwriting, loan approvals and collateral file loan documentation. It is the responsibility of the loan officer to assure documentation is prepared properly and accurately.
- Represent the Bank in the community in a positive, professional, respectable manner.

Specific Job Competencies:

- Works independently to develop credit relationships within the risk profile of the Bank as communicated by management.
- Excellent verbal and written communication skills are required in the commercial and retail bank environment.
 - Loan officers will be expected to possess competent grammatical and technical skills as it relates to utilizing MS Word, MS Outlook for preparing written communications for internal and external bank use. Loan officers will be expected to prepare their own commitment letter, loan approvals, etc. (Assistance of underwriters and loan administrators may be available depending on work load)
 - Possesses professional oral presentation skills necessary for finance and board approval presentations.
 - Presentations are well thought out, concise and information presented accurate and true.
- Develops and maintains a working knowledge of the Bank's Loan Production Software.
 - Competently utilizes the loan production software to generate both commercial and consumer loan documentation.
 - Assistance of Loan Administrators to produce loan documentation requires that the loan officers have a complete working knowledge of how documents are prepared, which documents should be utilized, etc so that the loan officer may accurately review the work of loan administrator.
- Responsible for maintaining knowledge with regard to changes in regulatory compliance with regard to both commercial and consumer transactions.
 - Including but not limited to: RESPA, HMDA, HPML, FLOOD, Patriot Act, etc.
- Responsible for maintaining a working knowledge of the underwriting criteria of the Bank as changes are made to policy.
 - Pro-actively and independently studies changes to policy as provided by management.
 - Efficiently utilizes MS Word and Excel to produce accurate and professional credit memos, approval forms, etc.
 - Follows approval authority as detailed in the loan policy whether originating new loans or renewing existing loans.

- Assumes the responsibility of maintaining current loan reviews and current financial documentation for all credit relationships that require it per the loan policy.
 - Loan officer will specifically monitor his/her portfolio for stale credit memos and financial information.

- Assumes primary responsibility for working delinquent credits to bring these loans current;
 - Works with collection manager to reduce delinquencies within the portfolio, but assumes primary responsibility for the delinquency of his/her portfolio.

- Assumes primary responsibility for loan file exceptions that exist in both collateral file and credit file.
 - Works with Loan Administrators and the Loan Monitor to clear exception as expeditiously and efficiently as possible, understanding that these are the primary responsibility of the loan officer