



COMMERCIAL BANKING COMPANY

JOB DESCRIPTION FORM

Division/Department	Commercial Lending
Branch Location	Main Office – Valdosta, GA
Job Title	Commercial Lender
Reports to	Chief Lending Officer

Level/Grade	Type of position: <input checked="" type="checkbox"/> Full-time <input type="checkbox"/> Part-time	Hours <u>40+</u> / week <input checked="" type="checkbox"/> Exempt <input type="checkbox"/> Nonexempt
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GENERAL DESCRIPTION

Solicits, develops and services a wide variety of commercial, consumer, real estate, small business and construction loans.

RESPONSIBILITIES

- Manages routine accounts and assists in handling larger, more complex loans.
- Accountable for maximizing sales and customer satisfaction, and minimizing losses.
- Conducts analyses of applicant financial data to evaluate credit worthiness.
- Ensures compliance with bank policies, procedures, and operational integrity.
- Grows the overall deposit base and loan portfolio of CBC through effective sales, lending, customer service, cross-selling, referral and leadership.
- Protects the assets of the bank by aggressively managing credit quality.
- Develops, maintains and enhances customer relationships; strives to retain customers.
- Proactively looks for ways to deepen customer relationships through referrals to other areas within the bank and through accepting referrals from other areas of the company.
- Makes external relationship and business development calls to customers in the local community.
- Represents bank in local community organizations.
- Makes recommendations to senior staff regarding loans or makes decisions within lending limit.
- May extend credit to businesses and/or individuals through a variety of commercial, consumer, small business, installment, and/or real estate loan programs, while maintaining a high quality loan portfolio.
- Consistently meets or exceeds sales (loan and deposit) goals.
- Typically responsible for loan portfolios in excess of \$10MM.
- Negotiates lending opportunities within lending policies and procedures.

All personnel of Commercial Banking Company are committed to the Bank Secrecy Act policies and procedures in order to assist in detecting and preventing money laundering and other illegal activities from being conducted through our bank. Failure to comply with the Bank Secrecy Act policies and procedures may subject the employee to disciplinary action, up to and including discharge and possible criminal penalties.

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Commercial Banking Company is an Equal Opportunity Employer. All qualified applicants will receive consideration for employment without regard to race, color, religion, age, gender, sexual orientation, gender identity, national origin, disability, veteran status or other classification protected by law.

JOB SKILLS AND EDUCATION

- Bachelor’s degree in business related field preferred (accounting, finance, etc....)
- Minimum of 3 years of lending experience preferred
- Ability to interact well with people; good social skills
- Good public relations and negotiation skills
- Sales experience
- Must have knowledge of bank procedures and regulations

OTHER DESIRED SKILLS/REQUIREMENTS

- Community involvement
- Prior banking/lending experience desired

Please send resumes to:

**Commercial Banking Company
P.O. Box 100
Valdosta, GA 31603
Attn: Debbie Bland, HR**

Or email: dbland@cbbank.com