



Job Title	<i>Business Banker</i>	Department	<i>Lending</i>
Reports to	<i>Senior Lending Officer/Mack Rushing, Jr.</i>	FLSA Status	<i>Exempt</i>

Job purpose

Originate and service both consumer and commercial loans in accordance with lending policy. Responsible for expanding upon current customer relationships and developing new customer relationships and cross-selling services in order to meet the yearly goals set by the bank. Perform other duties in order to provide profits for the bank.

Duties and responsibilities

- Lending:
 - Originate and manage consumer and commercial loans within lenders lending parameters.
 - Make credit decisions based on repayment ability, collateral adequacy, and acceptable credit history of applicant and ensures creditworthiness in accordance with loan policy.
 - Match income stream of borrowers to payment structure.
 - Maintain exceptions in portfolio at acceptable levels: including past dues, technical exceptions, criticized loans and loan losses.
 - Responsible for maintaining a sound knowledge of and comply with compliance laws, regulations and loan policy.
 - Ensure loans comply with loan policy.
 - Manage problem loans within portfolio and reporting said loans on a timely basis.
 - Manage problem loans with the goal of minimizing potential losses to the bank.
 - Responsible for achieving goals established by senior management.
- Business Development:
 - Responsible for expanding upon existing customer relationships.
 - Responsible for developing new business both loans and deposits.
 - Actively seeks to cross-sell all bank services to potential and existing customers.
- Other Duties:
 - Perform a variety of other duties in order to enhance the profitability of the bank.

Qualifications

- Minimum of Bachelor's degree in Banking, Finance, Business or related field.
- Minimum of 10 years' experience in bank lending.
- Must have working knowledge of banking and compliance laws, regulations, financial analysis, credit practices consumer and commercial lending.

Working conditions

- Office environment, but may have occasion to work outdoors.
- Some travel may be required to customers and prospects.
- Offsite training and conferences may be necessary.

Physical requirements

While performing the duties of this job, the employee is regularly required to sit; use hands to handle or feel and talk or hear. The employee is frequently required to reach with hands and arms. The employee is occasionally required to stand; walk and stoop, kneel, crouch, or crawl. The employee must frequently lift and/or move up to 10 pounds and occasionally lift and/or move up to 25 pounds. Specific vision abilities required by this job include close vision, distance vision, color vision, peripheral vision, depth perception and ability to adjust focus.

Direct Reports

Loan Officers
Administrative Assistant

Approved by:	
Date approved:	
Reviewed:	