



# Commercial Lender

## Mississippi Gulf Coast Market

For 88 years, Merchants & Marine Bank has been the hometown bank of Jackson County & George County, Mississippi and Baldwin County, Alabama.

Develop and manage both consumer and commercial loans in accordance with lending policy. Develop new business opportunities through calls, visits and active involvement in community activities. Responsible for retention and expanding upon current customer relationships and cross-selling services in order to meet the yearly goals set by the bank.

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### Essential Functions and Responsibilities:

- Solicits new and prospective loan and deposit relationships for the Bank by making calls and visit.
- Develops and executes a business development plan to achieve established goals and objectives.
- Interview commercial and other loan applicants, collect and review financial and related data to determine the general credit worthiness of the prospect and the specific merits of the loan request.
- Implements a disciplined contact schedule to promote client satisfaction, retain existing clients, and attract long term profitable customer relationship and become the clients trusted financial partner through needs-based solutions.
- Approve creditworthy loans within the Bank's loan policy and your individual lending limit.
- Make credit decisions based on repayment ability, collateral adequacy, acceptable credit history of applicant and ensures creditworthiness in accordance with loan policy.
- Monitor loan repayment activities and take necessary action to collect from past due accounts.
- 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.
- Responsible for achieving goals established by Senior management.
- 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 7 years of experience in bank lending, with proven portfolio.
- Must have working knowledge of banking and compliance laws, regulations, financial analysis, credit practices, consumer and commercial lending.
- Good communication and public relations skills.

### Working Conditions:

- Office environment, but may have infrequent occasion to work outdoors.
- Travel is required to customers and prospects. Valid driver's license and insurance required.
- The employee is frequently required to operate a computer, printer, copy machine, calculator, telephone, and/or other office equipment.
- The employee frequently exchanges information with others and must be able to do so in an effective manner. Must have the ability to communicate clearly and effectively, both verbally and in writing, and across a variety of audiences.

### 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.

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Visit [https://easyapply.co/job/commercial-lender-mississippi-gulf-coast-market?rcid=m\\_m\\_bank\\_careers](https://easyapply.co/job/commercial-lender-mississippi-gulf-coast-market?rcid=m_m_bank_careers) to complete an application and upload your resume.

If you meet the qualifications and requirements, copy and paste this link: <https://www.cultureindex.com/c/krsfj4R3zb> into a separate browser to take the quick survey.

This position will remain open until filled.

### CONTACT:

For more information, contact [Careers@MandMBank.com](mailto:Careers@MandMBank.com). EOE/M/F/D/V