



Let's Make a Difference in Our Community

JOIN THE MERCHANTS & MARINE BANK TEAM

Since 1898, Merchants & Marine Bank has been the hometown bank of Jackson County & George County in Mississippi and Baldwin County, Alabama.

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 to provide profits for the bank.

COMMUNITY BANKER *- Hattiesburg, Mississippi*

Essential Functions and Responsibilities:

Lending

- Originate and manage consumer and commercial loans within lenders lending parameters.
- Make credit decisions based on repayment ability, collateral adequacy, 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 to enhance the profitability of the bank.

Qualifications:

- Minimum of an Associate's degree or higher in Banking, Finance, Business or related field.
- Minimum of 5 years of experience in bank lending, 8-10 years preferred.
- 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 infrequent occasion to work outdoors
- Some travel may be required to customers and prospects
- Offsite training and conferences may be necessary.

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