



Ask for **KASASA**

Position: Senior Commercial Lender
Reports To: EVP of Lending
FLSA: Exempt
Location: Idaho or Meridian offices

Position Summary

The position of Senior Commercial Lender will originate and service a variety of Bank's commercial loan products in accordance with the organization's Mission Statement and Core Values. The position requires the ability to work within the community to develop business relationships and grow the Bank's loan and deposit portfolio. Referrals of non commercial products such as mortgage and deposit accounts are expected. The incumbent will manage a loan portfolio to include maintenance, documentation, collections and analysis of credit risk. The position requires interaction with Bank lenders, vendors and customers, and other Bank personnel on a daily basis. The position reports to the EVP of Lending.

Essential Functions

- Generate consumer loans, home equity lines of credit, rapid reserve loans within Bank policy and procedures, meeting all compliance and regulatory requirements.
- Generate and service a commercial loan portfolio while maintaining acceptable risk and meeting all compliance and regulatory requirements
- As appropriate, renew, amend or extend existing loans within portfolio
- Analyze financial and credit information
- Present loans at Loan Committee and Board meetings as required
- Work with vendors and federal agencies participating in special loans; i.e. SBA, MBOI, Montana West Economic Development
- Perform collateral inspections and appraisals
- Collect delinquent payments. Pursue legal remedies when necessary and as authorized by Loan Committee.
- Sell additional bank products and services to include credit cards, merchant processing, real estate and deposit products, and technology enhancements such as on-line or mobile banking
- Maintain applicable knowledge of loan types, Bank policies and procedures and regulatory compliance requirements and document legalities
- Maintain knowledge of banking products and services to cross sell to customers
- Provide exceptional customer service while maintaining knowledge of Bank policies and procedures, applicable laws and regulations/compliance requirements including but not limited to the Bank Secrecy Act, the Patriot Act and the Office of Foreign Assets Control

Additional Responsibilities

- Complete required education and compliance training annually
- Develop and maintain file documentation, working any exceptions related to compliance or missing documentation
- Membership in various Bank committees to include, Loan Committee, Business Development and others as assigned
- Assist with operational activities/projects as requested
- Participate in Bank open / close rotation
- Provide input into policy setting
- Approve/authorize customer transactions as needed
- Represent the Bank in community activities
- Participate in a minimum of two Heritage Club events annually
- Participate in two Highlander Cross Country or Track events annually

Skills and Competencies

- Bachelor's Degree in business, finance or related field desirable
- Previous lending experience required – minimum 4 years
- Must have (or be able to obtain within 6 months) insurance license for product sales
- Must be bondable
- Computer proficiency required – ability to use internet, email and Microsoft Office Word and Excel
- Must be able to conduct oneself in a manner that promotes trust in the individual and our organization.
- Must maintain confidentiality at all times due to the nature of information about customers and transactions
- Work cooperatively and respectfully with all Bank Team Members
- Self directed – must be able to fulfill the responsibilities of the position with minimal supervision
- Must be able to prioritize and organize responsibilities to maximize productive results

Physical Demands

- Normal office environment
- Extended PC viewing, keyboarding with periods of sedentary work
- May be required to stoop, kneel, stand, walk, talk, hear, reach with hands and arms
- May be required to occasionally lift/move up to 30 pounds
- Travel may be required within market area

The physical demands noted above are representative of those that must be met by an employee to successfully perform the essential function of the position. Reasonable accommodation may be made to enable individuals with disabilities to perform the essential functions.

Employee Signature

Date

Printed Name

March 2020