



**Position:** Consumer/Commercial Lender  
**FSLA:** Non-Exempt  
**Location:** Idaho or Meridian offices

### **Position Summary**

The position of Consumer/Commercial Lender will originate and service a variety of the Bank's consumer and 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, and collections/analysis of credit risk. The position requires interaction with Bank lenders, vendors and customers, and other Bank personnel on a daily basis.

### **Essential Functions**

- Generate consumer loans, home equity lines of credit, and 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 the 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 including technology enhancements such as online, mobile banking, and remote deposit capture
- Maintain knowledge of banking products and services to cross-sell to customers
- Provide exceptional customer service internally and externally 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, work on any exceptions related to compliance or missing documentation
- Membership in various Bank committees including Loan Committee, Business Development, and others as assigned
- Assist with operational activities/projects as requested
- May be asked to open or close
- 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 a related field desirable
- Previous lending experience required – minimum 4 years
- Must have (or be able to obtain within 6 months) an insurance license for product sales
- Must be bondable
- Computer proficiency required – the ability to use the 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
- Obtain NMLS Number for Home Equity Credit Lines

**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 the 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 essential functions.

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Employee Signature

Date

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Printed Name

May 2022