



Position: Loan Officer
Reports to: Chief Lending Officer
FLSA: Non-Exempt
Location: Idaho Street Location

Position Summary

The Loan Officer originates, services, and grows a diversified loan portfolio while delivering exceptional, relationship-based customer experiences. This role serves as a trusted financial advisor within the community by building long-term relationships, identifying customer needs, and offering value-based lending and deposit solutions aligned with the Bank's Mission, Core Values, and risk standards.

The Loan Officer applies the **Emmerich Sales Process** to support business development, drive responsible portfolio growth, and strengthen long-term customer relationships. This position partners closely with customers, internal bank staff, vendors, and community organizations while maintaining compliance with all regulatory and credit requirements.

Essential Functions

Loan Portfolio Management & Credit Administration

- Originate, analyze, and service a loan portfolio while maintaining acceptable credit risk and meeting all compliance and regulatory requirements
- Renew, amend, or extend existing loans within delegated authority as appropriate
- Analyze financial statements, credit data, collateral, and cash flow for underwriting and ongoing portfolio management
- Present loan requests to Loan Committee and Board meetings as required
- Perform collateral inspections, valuations, and appraisals as necessary
- Monitor delinquent accounts, collect payments, and pursue authorized legal remedies when required

Customer Experience & Relationship-Based Business Development

- Build and maintain long-term customer relationships within the Bank's market area
- Serve as a trusted advisor by understanding customer financial goals and business operations
- Treat business development as relationship management and consultative problem-solving
- Apply the Emmerich Sales Process to identify opportunities, present solutions, and support profitable, sustainable growth
- Manage the customer experience from initial inquiry through closing and ongoing servicing

Product Knowledge & Cross-Selling

- Sell additional bank products and services including loan products, credit cards, merchant services, deposit accounts, and digital banking solutions
- Maintain strong knowledge of Bank products, services, and technology enhancements
- Partner with internal teams to deliver seamless referrals and customer solutions

Compliance, Risk & Professional Standards

- Maintain thorough and accurate loan documentation, resolving exceptions related to compliance or missing items
- Adhere to all Bank policies, procedures, and regulatory requirements, including BSA, AML, OFAC, and the Patriot Act
- Maintain confidentiality of customer and Bank information at all times
- Conduct oneself in a manner that promotes trust, integrity, and professionalism

Additional Responsibilities

- Complete all required education and compliance training annually
- Serve on Bank committees including Loan Committee, Business Development, and others as assigned
- Assist with bank operational projects and activities as requested
- Open or close the bank when needed
- Approve and authorize customer transactions within assigned authority
- Represent the Bank at community events and business development activities
- Participate in a minimum of two Heritage Club events annually
- Participate in two Highlander Cross Country or Track events annually

Skills & Competencies

- Bachelor's Degree in business, finance, or a related field preferred
- Previous lending experience strongly preferred
- Must obtain (or be eligible to obtain within six months) required insurance licensing
- Must be bondable
- Proficient in Microsoft Word, Excel, email, and internet-based banking systems
- Strong organizational skills with the ability to prioritize effectively
- Self-directed and capable of working independently with minimal supervision
- Collaborative team member who works respectfully with all Bank employees

Physical Demands

- Normal office environment with extended periods of computer use
- May be required to stand, walk, talk, hear, reach, stoop, or kneel
- Occasional lifting or moving up to 30 pounds
- Travel within the market area may be required
- Reasonable accommodations may be made to enable individuals with disabilities to perform essential functions

Equal Opportunity Employer Statement

Three Rivers Bank of Montana provides equal employment opportunities to all employees and applicants without regard to race, color, religion, sex, sexual orientation, gender identity, national origin, disability, protected veteran status, or any other protected characteristic under applicable law.

Employee Acknowledgment

Employee Signature: _____ Date: _____

Printed Name: _____