Three Rivers Bank of Montana
Member FDIC

Position: VP of Lending
Reports To: Chief Lending Officer
Location: Idaho Location
FMLA: Exempt

Position Summary:

The VP of Lending is responsible for originating, managing, and growing a diversified loan portfolio with a primary focus on commercial lending while maintaining expertise in commercial, commercial real estate, consumer, and residential real estate lending products. This position serves as a senior relationship manager and trusted advisor to customers, delivering customized lending solutions that support long-term financial success.

The VP of Lending manages a substantial loan portfolio, develops new business relationships, and actively contributes to the Bank's strategic growth initiatives. This role requires advanced credit analysis skills, strong business development capabilities, and the ability to effectively manage complex lending relationships while maintaining sound credit quality and regulatory compliance.

The VP of Lending represents Three Rivers Bank throughout the community, develops centers of influence, and partners with customers to provide exceptional service while supporting the Bank's Mission, Core Values, and commitment to relationship-based banking.

Essential Functions:

Loan Portfolio Management & Credit Administration

- Originate, structure, underwrite, and service commercial, commercial real estate, consumer, and residential real estate loan relationships.
- Manage and maintain a large and complex loan portfolio while ensuring acceptable credit quality and risk management practices.
- Analyze financial statements, tax returns, cash flow, collateral, industry trends, and credit information to assess borrower risk.
- Structure loan requests that meet customer needs while adhering to Bank policy and sound lending principles.
- Monitor loan performance and proactively manage portfolio relationships.
- Renew, amend, extend, and restructure credit facilities as appropriate within delegated authority.
- Present loan requests and credit recommendations to Loan Committee and Board of Directors as required.
- Monitor delinquent accounts and coordinate collection activities when necessary.

- Conduct collateral inspections, site visits, and ongoing portfolio reviews.

Commercial Lending & Business Development

- Serve as a commercial lending specialist with expertise in business lending, commercial real estate financing, and complex credit structures.
- Develop new commercial loan opportunities through networking, referrals, calling efforts, and community involvement.
- Cultivate relationships with business owners, commercial customers, attorneys, accountants, real estate professionals, and other referral sources.
- Identify opportunities to expand customer relationships through deposit growth and additional banking services.
- Apply the Bank's sales and relationship management processes to grow lending and deposit portfolios.
- Maintain a visible presence in the market area and actively participate in community organizations and events.

Customer Relationship Management

- Serve as a trusted financial advisor to customers by understanding their goals, operations, and financial needs.
- Deliver exceptional customer service throughout the lending process from application through ongoing servicing.
- Develop long-term customer relationships built on trust, responsiveness, and professional expertise.
- Collaborate with internal departments to provide comprehensive banking solutions.
- Resolve customer concerns promptly and professionally.

Leadership & Strategic Contribution

- Provide mentorship and guidance to lending staff as assigned.
- Support the Chief Lending Officer in achieving strategic lending and growth objectives.
- Contribute to policy development, process improvement initiatives, and lending best practices.
- Assist with loan portfolio management initiatives and strategic projects.
- Serve on Loan Committee and other Bank committees as assigned.
- Support succession planning and talent development within the lending team.

Compliance & Risk Management

- Maintain compliance with all applicable banking regulations and internal policies.
- Ensure complete, accurate, and compliant loan documentation.
- Adhere to BSA, AML, OFAC, Fair Lending, CRA, and other regulatory requirements.
- Maintain confidentiality of customer and Bank information.
- Demonstrate sound judgment and professionalism in all business decisions.

Additional Responsibilities:

- Complete all required education and compliance training annually.
- Represent the Bank at community functions, customer events, and industry associations.
- Participate in business development and community outreach initiatives.
- Assist with strategic planning and annual goal development.
- Approve customer transactions and exceptions within delegated authority.
- Support operational initiatives and special projects as assigned.
- Participate in Heritage Club and community engagement activities consistent with Bank expectations.

Qualifications:

- Bachelor's Degree in Business, Finance, Accounting, Economics, or related field preferred.
- Minimum of 7-10 years of progressive lending experience with significant commercial lending expertise.
- Demonstrated success managing a substantial commercial loan portfolio.
- Experience originating commercial, commercial real estate, consumer, and residential real estate loans.
- Advanced knowledge of credit analysis, financial statement analysis, cash flow analysis, and loan structuring.
- Proven business development and relationship management skills.
- Strong understanding of banking regulations and compliance requirements.
- Excellent communication, negotiation, and presentation skills.
- Ability to make sound credit decisions and manage risk effectively.
- Demonstrated leadership capabilities and ability to mentor others.
- Proficiency in Microsoft Office and bank lending systems.
- Must be bondable.

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 50 pounds.

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.

Equal Opportunity Employer Statement

Three Rivers Bank of Montana is committed to creating a diverse and inclusive workplace. As an Equal Opportunity Employer in the state of Montana, we ensure that all qualified applicants will receive consideration for employment without regard to race, color, religion, sex, sexual orientation, gender identity, national origin, disability, protected veteran status, or any other characteristic protected by applicable law.

Employee Signature:____

Printed Name: _____________________________________Date:________________