

COMMERCIAL LOAN OFFICER I

Job Requisition #: 201908_05

Position Type: Full-Time

Job Category: Exempt

Location: Edinburg, Texas

Supervisor: Banking Center President or Chief Lending Officer

Department: Lending

Work Schedule: 40 hours/week; Monday – Friday, 8:00 am to 5:00 pm
(hours vary)

JOB DUTIES

SUMMARY/OBJECTIVE

This position is responsible for developing new business and for maintaining an existing loan portfolio. This position actively represents the bank in a positive and professional manner in the local community.

ESSENTIAL FUNCTIONS

Lending Duties

1. Source, develop and underwrite new financing requests for new and established customers.
2. Submit applications to credit analysts for verification and recommendation.
3. Negotiate credit terms and structure loan financing based on risk considerations.
4. Approve loans within specified limits. Refer loan applications outside authorized limits to management for approval.
5. Maximize bank profitability through appropriate pricing of new loan originations, fee income and selling of all bank products and services.
6. Develop and maintain interest rate structure to be consistent with financial institution policies and procedures and to be competitive with current market rates.
7. Monitor an existing commercial loan portfolio to ensure proper risk ratings and early identification of potential problems.
8. Stay abreast of new types of loans and other financial services and products to better meet customers' needs.
9. Conduct a daily review, approval and disposition of commercial overdrafts.

10. Uphold the bank's *relationship banking* culture through on-going customer contact, quality customer service and superior product knowledge.
11. Promote the bank through active community involvement and strong customer relations.
12. Develop new customer prospects and business for the bank.
13. Perform other duties as assigned.

Compliance

1. Abide by all rules, regulations and Bank policies and procedures.
2. Maintain records and documentation accordingly. Prepare required reports within deadlines.
3. Properly secure customer and bank information.
4. Ensure proper housekeeping of work areas to avoid unnecessary hazards.
5. Attend required meetings and complete required training for position within deadlines.
6. Complete sufficient continuing education to maintain the knowledge level required to effectively execute the responsibility of this position.

QUALIFICATIONS

1. High School Diploma required. Bachelor's degree in finance, business or related field from an accredited college or university preferred.
2. Four or more years' experience in banking, lending, sales or credit analysis required.
3. Proven sales ability, good interpersonal skills, and a strong desire to succeed required. Bilingual (English/Spanish) preferred.
4. Knowledge of financial ratios and accounting principles and the ability to analyze and evaluate complex financial information required.
5. Proficient use of computers and Microsoft Office Suite (Word, Excel, PowerPoint).
6. Must be willing to participate in community events on behalf of the bank.
7. Must possess a valid Texas Driver License.

TRAVEL: Minimal travel to attend staff meetings and trainings.

HOW TO APPLY:

Applications must be submitted by the closing date. An employment application may be downloaded from the Career Opportunities page on Rio Bank's website at www.riobk.com. External candidates must email their employment application to jobs@riobk.com.

Date Posted: 08/19/2019

Posting Closes: Until position is filled