



Job Title: Senior Credit Officer
Department: Executive
Classification: Exempt
Reports To: Chief Credit Officer

JOB SUMMARY

This position is primarily responsible for establishing, implementing, monitoring, and overseeing all aspects of credit risk management practice and portfolio management within the Commercial, Consumer and Residential Mortgage lines of business.

ESSENTIAL FUNCTIONS:

Essential Duties and Responsibilities include the following. Other duties may be assigned to meet business needs.

- Work closely with the CCO and members of the leadership team and Board of Directors to define corporate vision and strategy for long range planning, including corporate development and partnering strategy
- Possess strong analytical skills to consider all relevant information about loan applicants
- Exercise substantial credit approval authority and oversees the exercise of credit authority by all individuals that have been granted approval authority including providing guidance to Credit Supervisors and Underwriters to mitigate risks of credit transactions.
- Makes recommendations to executive management regarding credit policy and practice that considers granularity, concentration, and positioning of an overall credit portfolio; and devise and communicate risk acceptance criteria for the Consumer, Commercial, and Mortgage lines of business.
- Demonstrates strong decision-making skills to avoid high-risk loans and loss of profits
- Work collaboratively across the Bank, specifically with lenders to assist in achieving long-term profitability, growth, and strategic direction while maintaining independence in their own analysis and decision-making.

Oversee new and renewed extensions of credit ensuring compliance with policy and regulations.

- Exercise oversight of troubled relationships to find mutually beneficial outcomes for the borrower and the Bank.
- Collaborate on collection activities with in-house and outside counsel as needed.
- Manage Bank-owned real estate and work with developers, realtors, and others to market and quickly dispose of OREO assets.
- Responsible for overall Bank lending activities and oversees loan committee, loan policy, and administration to ensure the overall quality of the Bank's lending portfolio.
- Consistently applies superior decision-making techniques pertaining to inquiries, approvals, and requests as they apply to existing policies and procedures, keeping



within assigned approval limits and using these instances as learning tools for employee development.

- Represents the Bank in various community, civic and community reinvestment functions to further enhance the Bank's image and develop additional business; assists the Bank in establishing and maintaining market position in the financing arena.
 - Treats people with respect; keeps commitments; inspires the trust of others; works ethically and with integrity; upholds organizational values; accepts responsibility for own actions.
 - Excellent interpersonal, presentation and public speaking skills, both practiced and impromptu
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EDUCATION, QUALIFICATIONS & TRAINING:

- Must possess an MBA or a degree in finance, banking, investing.
 - Minimum 10 years of lending and/or credit experience.
 - Commercial lending and credit analysis required.
 - Proficient in analyzing financial statements, cash flow analysis and financial ratios.
 - Superior math skills and must have knowledge of banking procedures, economics, risk evaluation and risk management.
 - Prefer experience in the banking field but not required.
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PERFORMANCE EXPECTATIONS:

- Strong analytical skills
 - Excellent attention to detail, time management and organizational skills as well as verbal and written communication skills.
 - Ability to multi-task.
 - Must be discreet and trustworthy to hold confidential information.
 - Works in unity with people (internal and external).
 - Team participant in company functions and community support.
 - Strong work ethic.
 - Treats people with respect; keeps commitments; inspires the trust of others; works ethically and with integrity; upholds organizational values; accepts responsibility for own actions.
 - Work cooperatively with and maintain effective communication and working relationship with customers, co-workers, and manager.
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TOOLS & EQUIPMENT

- Must be able to navigate and efficiently operate standard office equipment such as computers, adding machines, copier, and telephone.
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