



Loan Officer

Job Summary:

The primary responsibility of this position is to generate, negotiate, underwrite, and coordinate the closing of loans. This position will be responsible for managing a loan portfolio in compliance with bank policy and procedure and includes responsibilities with loan pricing, credit quality, delinquency, loan losses and fee income. This position must have a solid understanding of credit and the factors necessary to make good credit decisions.

Key Job Responsibilities:

- Work effectively as part of the KodaBank team. Demonstrate a positive attitude with co-workers. Adjust quickly to different work situations and remain composed in stressful situations. Look for ways to help team members versus waiting to be asked.
- Generate consumer loans within bank policy and procedure. Secure complete applications, underwrite and make good decisions relative to pricing, collateral and loan tenor.
- Assist with smaller agricultural and commercial loans.
- Prepare loan presentations and get required approval.
- Maintain acceptable levels of delinquency, credit quality and loan charge-offs.
- Demonstrate full responsibility for contents of loan file.
- Identify and mitigate risk in credit decisions.
- Solicit new business relationships, expand current relationships and provide excellent service to customers.
- Negotiate acceptable loan rates and terms.
- Make collateral inspections per policy.
- Assist with bank reporting and compliance areas as requested.
- Promote a positive image of KodaBank in the community and region. Participate in local civic organizations to network and help promote the bank.
- Recognize opportunities to fill customer needs with KodaBank products and services.
- Analyze credit and risk as part of the loan underwriting process.
- Be prompt for internal and external meetings. Meet customer deadlines.
- Understand the concepts of negotiating and develop a "win-win" approach to problem solving with customers.
- Communicate oral and written thoughts clearly. Communicate effectively internally with co-workers and externally with customers.
- Demonstrate proficiency with computers, mobile and internet banking.
- Demonstrate proficiency with loan analysis and underwriting software applications.

Preferred Education and Special Requirements:

- A four year degree in banking, business administration, finance, accounting or equivalent experience.
- 3-5 years bank lending experience.
- Knowledge of all consumer lending laws and regulations.
- Ability to work under stress and handle difficult situations.

KodaBank is an equal opportunity employer.