



# Commercial Loan Officer

**Status:** Exempt

## Position Summary

The Commercial Loan Officer develops, originates, underwrites, and manages a commercial loan portfolio while providing exceptional customer service and supporting the bank's growth objectives. This role analyzes credit, structures loan solutions, manages portfolio quality, and ensures compliance with bank policies and regulatory requirements. The Commercial Loan Officer builds strong customer relationships, identifies new business opportunities, and represents KodaBank throughout the communities it serves.

## Essential Responsibilities

### Commercial Lending & Portfolio Management

- Develop, underwrite, and manage a commercial loan portfolio in accordance with bank policies and lending guidelines.
- Analyze financial information, assess credit risk, structure loan terms, and prepare loan presentations for approval.
- Originate commercial operating lines of credit, term loans, commercial real estate loans, and government-guaranteed loan programs, including SBA loans.
- Monitor portfolio performance, including credit quality, delinquencies, loan exceptions, and charge-offs.
- Maintain complete and accurate loan documentation and ensure timely portfolio servicing.

### Business Development & Customer Relationships

- Develop new business opportunities while strengthening relationships with existing customers.
- Identify customer financial needs and recommend appropriate lending and banking solutions.
- Negotiate competitive loan terms, pricing, and structures that align with bank objectives.
- Conduct collateral inspections and maintain regular customer contact to support portfolio growth.

- Represent KodaBank through community involvement, networking, and business development activities.

### **Credit Administration & Compliance**

- Ensure all lending activities comply with bank policies and applicable federal and state banking regulations.
- Maintain a thorough understanding of commercial lending, credit analysis, and loan documentation requirements.
- Support loan reporting, audits, examinations, and other compliance initiatives as requested.
- Collaborate with credit administration and loan operations to ensure efficient loan processing and servicing.

### **Other Responsibilities**

- Perform other duties as assigned to support bank operations and the overall success of KodaBank.

### **Skills & Competencies**

- Strong commercial lending, credit underwriting, and financial analysis skills.
- Excellent relationship management and business development abilities.
- Knowledge of commercial real estate, agricultural, and SBA lending programs.
- Strong negotiation, communication, and customer service skills.
- Sound judgment, professionalism, and decision-making abilities.
- Strong organizational, analytical, and time management skills.
- Proficiency with banking systems, loan underwriting software, and Microsoft Office applications.

### **Preferred Qualifications**

- Bachelor's degree in Business, Finance, Accounting, Banking, or a related field, or equivalent experience.
- Experience in commercial lending, credit analysis, and portfolio management.
- Knowledge of commercial lending regulations, loan documentation, and credit administration.
- Demonstrated ability to develop business relationships and manage a quality loan portfolio.

**KodaBank is an Equal Opportunity Employer.**