



Sr. Commercial Loan Officer

KodaBank is an independent community bank with 11 locations in Minnesota and North Dakota. Whether with a smart phone, laptop or in person, KodaBank provides the technology and customer service options to let customers choose how they want to bank with us.

As an equal opportunity employer, KodaBank is committed to building a diverse and inclusive organization and considers all applicants who are passionate about working effectively as part of a team to deliver exceptional customer service. In addition to a competitive compensation and benefits package, KodaBank offers full-time employees participation in an Employee Stock Ownership Plan (ESOP) once minimum eligibility requirements are met.

Job Summary

Reporting to the Market President, the Sr. Commercial Loan Officer demonstrates the ability to generate, negotiate, underwrite, and coordinate the closing of commercial loans. This officer effectively manages loan portfolios in compliance with bank policy and procedure and includes responsibilities with loan pricing, underwriting, credit quality, delinquency, loan losses and fee income. This position demonstrates a solid understanding of credit and commercial loan analysis along with the ability to analyze and book larger, more complex commercial loans. The position is familiar with Small Business Administration (SBA) loan programs and other local, state and federal business loan programs.

Key Job Responsibilities

- Work effectively as a part of the KodaBank team.
- Generate loans within bank policy and procedure.
- Secure complete applications, underwrite and make appropriate decisions.
- Analyze and underwrite commercial loans including large, more complex operating line of credits, term and real estate loans.
- Prepare loan presentations and get required approval.
- Maintain acceptable levels of delinquency, credit quality and loan charge-offs.
- Ensure all bank credit policies and procedures are followed.
- Demonstrate knowledge of state and federal real estate lending regulations and ensure all lending activities are in compliance.
- Solicit new business relationships, expand current relationships and provide excellent service to customers.
- Negotiate acceptable loan rates, terms and conditions.
- Make collateral inspections per policy.
- Develop a marketing plan to achieve desired growth expectations.
- Assist with bank reporting and compliance areas as requested.
- Promote a positive image of KodaBank in the community and region.

Education and Special Requirements:

- A four year degree in banking, business administration, finance, accounting or equivalent experience.
- 3-5 years successful commercial lending experience
- Ability to work under stress, strict timelines and handle difficult situations.

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