Retail Loan Officer

Job Classification: Full-Time, Exempt

Reports to: Executive Vice President/Lending Officer

Position Summary

The Retail Loan Officer is responsible for managing and growing profitable retail lending relationships for the Bank under the direct supervision of one of the lending Senior Lending Officers. The Loan Officer will hold the responsibility of ensuring that goals are met, cultivate business prospects and opportunities that result in new loan and deposit relationships. The position of the Retail Loan Officer is a demanding position that will require individuals with a positive attitude, the desire to achieve all goals, a passion for the banking industry and dedication to do what is needed to be successful.

Principal Duties and Responsibilities

To perform this job successfully, an individual must be able to perform each essential duty satisfactorily. The requirements listed below are representative of the knowledge, skills and/or abilities required. The duties listed below may not include all responsibilities that the person in this role may be asked to perform. May be required to perform other related duties, as assigned, including cross training across other departments, as necessary. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

1. Develop and implement strategies, including solicitation of referrals and cold calling that identify, prioritize, and facilitate the acquisition of high value relationships.
2. Interview potential clients, determine their loan requirements, and introduce and facilitate the sale of appropriate Bank products and services.
3. Participate with employees of the Bank from other departments in sales calls/promotions, if applicable, joint client meetings, and community events.
4. Monitor credit quality and data integrity.
5. Manage a portfolio of loans and lines of credit, including but not limited to, analyzing borrowing base certificates, inspecting collateral, reviewing/approving advance requests, monitoring delinquency and risk grading and administration of loan covenants.
6. Active participation in the loan application process. Including but not limited to: obtaining completed application packages, preparation of an initial loan proposal and diligent follow up on all needed documents as requested by the underwriting department.
7. Maintain active communication with the underwriting department while acting as the customer's point of contact for all questions that may arise, thus ensuring that the client's needs are met, and the loan closes is in a timely and organized manner.

8. Responsible for monitoring all pending loan applications for timely responses by both the Bank and the client to ensure that no loan becomes stale, clients are kept fully aware of their progress through the application process and that loans close within a timely manner.
9. Responsible for managing and reporting on an assigned loan portfolio which will entail but will not be limited to; discussing clients with Senior Management and assisting the Collections Department.
10. Adhere to the Bank's credit policies, guidelines, and applicable regulatory requirements.
11. Perform all other related duties as assigned.
12. Complies with federal and state regulations and all established bank policies and procedures.

Other Responsibilities

- Support and promote the Bank vision, mission and core values, organizational structure and policies and procedures.
- Highly focused, able to rapidly determine key priorities, clearly communicate the priorities and ensure resources are properly aligned.
- Excellent interpersonal and communication skills are necessary for maintaining effective relationships with Board members, officers, employees and members of the business and civic community.
- Individual should be able to work under high pressure situations and a stressful atmosphere and should remain composed.
- Provides a strong, compassionate, and visible leadership, which fosters positive attitudes and trust among employees, customers, and prospects.
- Carries out management responsibilities in accordance with the Bank's policies and applicable laws and regulations.
- Other duties as assigned.
- Complies with federal and state regulations and all established Bank policies and procedures.

Education and Experience

- Bachelor's degree in Finance, Business, Accounting, or Economics preferred.
- Five to ten years of banking experience, minimum three years of solid experience in management, new business development, underwriting, and portfolio management, preferred.
- Computer literate with the ability to utilize all programs including, but not limited to, Microsoft Windows, Excel, Outlook, Word, Internet and specific bank related software.
- Effective time management skills
- Strong analytical skills, problem solving, and mathematical skills.
- Capable of making decisions and sound judgment as it relates to all client, employee and Bank matters.

Work Environment

The work environment is fast-paced and detail-oriented, working standard office hours. Occasional evening or weekend work may be required for events and special projects.

Training Requirements

All employees are required to attend scheduled mandatory trainings and complete online regulatory compliance training courses applicable to their specific job function. In all situations, employees must ensure that their actions fully comply with all federal banking laws and regulations, including internal bank policies and procedures. Failure to adhere to these requirements will be grounds for disciplinary action, including probation and possible termination.

Attendance

Punctuality and regular attendance should be regarded as essential functions of any position at Texas National Bank.

Community Involvement

Texas National Bank's Mission Statement includes a commitment to helping our communities grow by serving them with pride and integrity. All employees are encouraged to volunteer for bank sponsored activities, civic, charitable and community events and to be active in the communities we serve.

Management reserves the right to change this position description at any time according to business needs.

Our Hiring Philosophy

Texas National Bank recognizes that the quality of our people is the foundation for our success. Attracting individuals who value a challenging work environment that rewards the contributions of its people is the cornerstone of our hiring philosophy. It is the policy of Texas National Bank to provide equal employment opportunities (EEO) to all persons regardless of age, race, sex, religion, national origin, handicap, marital status, or other attributes not pertinent to the job requirements. This policy reflects our practice of making all employment decisions, from recruitment to promotions, based on an individual's qualifications without discrimination on any basis.

Acknowledgment