

**CITIZENS NATIONAL BANK  
JOB DESCRIPTION**

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**JOB TITLE:** Commercial Lending Officer

**DEPARTMENT:** Lending

**INCUMBENT:** \_\_\_\_\_

**SUPERVISOR:** Senior Lending Officer or Regional Manager

**FLSA STATUS:** Exempt (Administrative)

**DATE:** June 14, 2010

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**JOB PURPOSE**

Responsible for the development of new commercial business and expanding existing commercial customer relationships. Makes and services a variety of commercial and commercial real estate loans and maintains a high quality loan portfolio to minimize loss to the Bank. Ensures compliance with bank lending policies and procedures.

**DUTIES AND RESPONSIBILITIES**

1. Exercises authority concerning staffing, training, performance appraisals, promotions, career development, salary actions and terminations of subordinate personnel.
2. Maintains a high level of employee morale to minimize turnover and maximize customer service satisfaction.
3. Develops a quality commercial loan portfolio to obtain the bank's loan growth objectives. Evaluates, analyzes, and interprets data regarding real property, investments, pricing, market stability, and future trends, by means of information provided within securities publications, financial materials and documents, and personal interviews. Counsels with customers throughout the loan process. Negotiates terms and structures and underwrites loans with significant lending authority authorized by the Board of Directors. Monitors loan portfolio to correct loan document exceptions and services the loan portfolio to reduce past dues and charge offs.
4. Summarizes data expressing current and long-term trends in investment risks, as well as calculable economic pressures relevant to the condition of investments. May conduct research to further support decisions and make analyses to compare varying degrees of risk for potential losses. May suggest alternative lending measures during unfavorable financial trends.
5. Responsible for ensuring deposit growth to obtain the bank's deposit growth objectives by promoting the bank's products and services. Monitors and makes decisions on assigned DDA accounts related to overdrafts, service charges, return

- items, charge backs, etc. for commercial customers.
6. Communicates and implements new ideas and marketing strategies within branch market area to improve sales, cross-sells, marketing, and staff development.
  7. Implements corporate culture through reinforcement of quality service and teamwork.
  8. Develops commercial business through expansion, retention, and development strategies.
  9. Ensures compliance with bank lending policy and procedures and regulatory procedures.
  10. Represents the bank in civic and community activities to promote the image of the bank in the branch market area.
  11. Provides guidance and support as needed to consumer lenders.

## **CONTACTS**

Daily contact with bank customers. Frequent contact with other branch and department managers and staff.

## **SPECIFIC REQUIREMENTS**

1. Bachelor's degree or equivalent experience.
2. Ten years experience in a financial institution in a direct lending function.
3. Comprehensive knowledge of banking rules and regulations.
4. Excellent oral and written communication skills.
5. Demonstrated experience in quality lending decision-making skills.
6. Excellent analytical and comparison skills.
7. Excellent customer service skills.
8. Leadership and coaching skills.

## **PREFERRED REQUIREMENTS**

1. Three years of commercial real estate lending experience.
2. Formal credit training.
3. Familiar with the bank's core accounting system.
4. Proficiency with business math.
5. Strong background in business law.
6. Ability to work independently and as a team with excellent time management skills.
7. Knowledge of personal computer and related word processing and spreadsheet software.
8. Detail oriented.
9. Knowledge of various banking departments.
10. Management skills including organizing, planning, delegating and interpersonal skills.

## **PHYSICAL REQUIREMENTS**

Office setting with moderately varied desk-oriented activity, with fatigue being relieved by opportunities to stand and move around in a comfortable environment.

**NOTICE**

1. This job description in no way states or implies that these are the only tasks to be performed by the incumbent occupying this position. The incumbent will be required to follow any other instructions and to perform any other job-related duties.
2. Requirements are representative of minimum levels of knowledge, skills, and/or abilities. To perform in this position successfully, the incumbent will possess the abilities and aptitudes to perform each task proficiently.
3. Ability means to possess and apply both knowledge and skill.
4. This position description has excluded the marginal or peripheral functions that are incidental to the performance of primary functions. All requirements are essential to the function of the position.
5. This job description describes the minimum selection requirements to qualify for the position. However, promotion and other employment decisions are also based on Bank needs, being in good standing, fully competent performance, and other non-discriminatory issues.
6. All requirements are subject to possible modification to reasonably accommodate individuals with disabilities.
7. Some requirements may exclude individuals who pose a direct threat or significant risk to the health and safety of themselves or other employees.
8. This position description does not create an employment contract, implied or otherwise, other than an “at will” employment relationship.

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Employee

Department/Division Manager

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Date

Date