

C US BANK

Job Description

Job Title: Commercial Officer-Loan Office Manager (LOM)
Reports To: Executive Vice President
FLSA Status: Exempt
Pay Status: Salary
Division: Credit
Prepared / Revised Date: 2011

About Us:

Over 124 years of business growth, innovation and profitability define this Iowa based banking enterprise. Locally owned with the intent to stay independent, we proudly serve Northeast Iowa with a very strong commitment to our customers. We are one of the largest independent banks in Northeast Iowa. Our commitment to customer service, business strategy, and a dynamic board of directors has proven to be the ideal combination for progressive financial success.

C US Bank has **doubled** in size the last 10 years. We have added 2 new locations in the last 10 years. We currently have five offices and continue to expand our presence. Our current loan volume approaches the \$250 million dollar range. We specialize in our service by providing local processing, underwriting, and closing in each of our branches to ensure a smooth loan transaction from start to finish.

We are poised for future growth this and we have an ideal working environment for those who thrive in a family-oriented community and want to be recognized for performance and innovation. Comprehensive benefits include healthcare, profit sharing, deferred compensation, 401k and lucrative bonus options.

C US Bank provides an excellent work environment with development opportunities for employees. Caring for our employees is a way of doing business here. In 2011, the Des Moines Register voted C US Bank as one of the Top Thirty Employers in the State of Iowa! C US Bank was nominated by its own staff of 92 and growing.

Key Responsibilities:

1. Originate, underwrite and close secured and unsecured ag and commercial loans in accordance with established lending objectives, policies and procedures
2. Establish and maintain positive relationships with existing and potential customers
3. Participate in the Bank's business development activities, represent the Bank in industry and professional associations, community organizations, local business groups, etc., and promote the Bank's favorable image.
4. Supporting and following banks retail sales culture (Haberfeld Performance Checking)
5. Work side by side with Retail Office Manager (ROM) to create harmony, open communications, and a teamwork environment in the office.

Other Responsibilities:

1. Originate, underwrite and close secured and unsecured ag and commercial loans in accordance with established lending objectives, policies and procedures
 - a. Interview applicants and requests specified information for loan application

- b. Requests appraisals, applicant credit reports, background checks, reference checks, and other information pertinent to evaluation of loan application
 - c. Analyzes applicant financial status, credit, and property evaluation to determine feasibility of granting loan
 - d. Corresponds with or interviews applicant or creditors to resolve questions regarding application information.
 - e. Compiles loan package and facilitates negotiation with applicant according to established standards, such as fees, loan repayment options, and other credit terms
 - f. Refers loan to loan committee for approval
 - g. Ensures loan agreements are complete and accurate according to policy
 - h. Assures timely loan closing and funding activities.
 - i. Compiles loan package and facilitates negotiation with applicant according to established standards, such
 - j. Utilize government programs when deemed necessary to meet customer's credit needs.
 - k. Participate in the collection procedures and processes of the loan officers to assure the timely collection of all delinquent accounts and develop revised loan repayment terms or schedules as necessary.
 - l. Responsible for the administration of loan policies and procedures, and for the training of the Charles City staff.
2. Establish and maintain positive relationships with existing and potential customers
 - a. Assists customers with inquiries and information requests, and resolves complaints relating to loan products and services offered.
 - b. Establish and maintain positive working relationships with loan businesses and other organizations to provide information regarding the lending programs and policies.
 3. Administer portfolio of moderate/large size of commercial and ag loans and assist on consumer loans
 4. Supporting and following banks retail sales culture (Haberfeld Performance Checking)
 5. Teamwork and empathy must be demonstrated towards co-workers and strategic initiative
 6. Participate in the Bank's business development activities, represent the Bank in industry and professional associations, community organizations, local business groups, etc., and promote the Bank's favorable image.
 7. Assist the Retail Officer Manager in Charles City with the budgeting at year end in regard to the Loan Department.
 8. Responsible for the watch list, office loan meeting, Basket Loans, and assist the Retail Office Manager with overdrafts.
 9. Responsible for expanding, marketing loans, and loan growth.
 10. Develop an officer call program in the Charles City market, to service existing customer and for business development in regard to loans and deposits.
 11. Maintain education and professional expertise through attendance at job related seminars, conferences and workshops.
 12. Will supervise all employees in the loan department, including loan officers and loan processors.

Requirements:

1. Ability to read, analyze, and interpret and technical journals, financial reports, and legal documents.
2. Ability to respond to common inquiries or complaints from customers, regulatory agencies, or members of the business community.
3. Ability to write speeches and articles for publication that conform to prescribed style and format.

4. Ability to effectively present information to top management, public groups, and/or boards of directors.
5. Ability to calculate figures and amounts such as discounts, interest, commissions, proportions, percentages, area, circumference, and volume. Ability to apply concepts of basic algebra and geometry.
6. Ability to solve practical problems and deal with a variety of concrete variables in situations where only limited standardization exists.
7. Bachelor's degree (B. A.) from four-year college or university in the field of business, including specific courses in accounting, finance, and economics
8. Minimum 5 years experience in ag and commercial lending
9. Ability to interpret a variety of instructions furnished in written, oral, diagram, or schedule form.
10. Must have the ability to operate the following equipment: PC and printer, telephone, calculator, copy and fax machines.
11. Must have working knowledge of the following software programs: word processing, spreadsheets, and database management.
12. Valid drivers license
13. Position may require some overnight travel to attend various training or educational programs.
14. Position requires the ability to work before and/or after normal business hours.
15. Supervisory experience preferred

Physical Requirements:

1. Employee is regularly required to sit and talk or hear.
2. The employee frequently is required to walk; use hands to finger, handle, or feel; and reach with hands and arms.
3. The employee is occasionally required to stand; climb or balance; and stoop, kneel, crouch, or crawl.
4. The employee must occasionally lift and/or move up to 25 pounds.
5. Specific vision abilities required by this job include close vision, distance vision, color vision, peripheral vision, depth perception, and ability to adjust focus.
6. The employee is occasionally exposed to outside weather conditions.
7. The noise level in the work environment is usually moderate.