

Commercial Loan Officer – Healthcare Banking

Job Description

The Commercial Loan Officer – Healthcare Banking position is responsible for soliciting, negotiating, analyzing, underwriting and coordinating the closing of complex construction, residential, equipment, working capital loans and lines of credit, commercial building and other business loans in compliance with the Bank's lending policies and procedures; develops business checking and deposit relationships with customers; and promotes business for the Bank by maintaining good customer relations and referring customers to appropriate staff for new services. This position is highly specialized within the healthcare sector and has expectations of securing new commercial loan and depository relationships within this sector. Requires direct day to day contact with customers in various capacities, understanding their unique needs and requirements, and providing comprehensive banking solutions specifically tailored for each customer. Acts as a customer liaison with Bank operational and lending personnel to ensure products and services are provided in an exemplary manner and the highest level of customer service is consistently attained. Responsible for attaining established individual, department and Bank goals through active participation in sales management and officer call programs. This position reports to the Healthcare Banking Division Manager.

Primary Responsibilities/Duties

- Reinforces the application of superior customer service through his or her own example along with appropriate follow through with involved customers and employees.
- Manages and services individual portfolio of loans and deposits for retention and growth.
- Engages in business development activities and solicitation of new affluent, high net worth customers, as well as develops new business opportunities within the healthcare sector.
- Acts as the main point of contact and provides comprehensive and knowledgeable advice as a trusted consultative financial advisor; places the customer's best interest first; expands customer relationship through introductions with various banking areas and personnel.
- Meets with customers to discuss unique needs and requirements; recommends appropriate banking product and service solutions that are specifically tailored for each customer in relation to the customer's tax, legal, and estate planning professionals.
- Understands the high accessibility Healthcare Clientele command and is willing to respond to client communication outside of normal business hours.
- Investigates and follows up on significant changes in status of existing customers; resolves any issues or problems as necessary.
- Participates in community affairs, business and service organizations, including public speaking; actively involved in instilling and maintaining a positive sales environment through education of the Bank's products and services; assists in the organization of the department, coordinating available resources (e.g., staff, materials, etc.) for maximum results; and reviewing marketing strategies in relation to department and Bank goals and recommending suitable marketing approaches.
- Partners with internal and external entities to source and solidify relationship opportunities and attain customer financial goals.
- Provides superior customer service and follow through when handling issues related to Bank vendors, employees and customers.
- Responds to inquiries or refers inquiries to the appropriate department or person, and exhibits the necessary follow through with customers and/or staff involved.
- Assists Senior Management in implementing cost controls for the department and monitors expenses to ensure compliance with budget.
- Consistently applies superior decision making techniques pertaining to inquiries, approvals and requests as they apply to existing policies and procedures, keeping within assigned approval limits and using these instances as learning tools for employee development.
- Assumes responsibility for special projects; gathers data and prepares reports for Senior Management, audits and other personnel.
- Processes, solves and answers complex customer transactions, problems or inquiries.

- Treats people with respect; keeps commitments; inspires the trust of others; works ethically and with integrity; upholds organizational values; accepts responsibility for own actions.
- Assures compliance with all Bank policies, procedures and processes, and all applicable state and federal banking laws, rules and regulations; adheres to Bank Secrecy Act (BSA) responsibilities that are specific to the position.
- Completes administrative tasks correctly and on time; supports the Bank's goals and values; benefits the Bank through outside activities.

Required Skills/Qualifications

- Bachelor's degree (BA) from a **four-year** college or university, or **five years** of related experience and/or training; or the equivalent combination of education and experience. Work related experience should consist of an in-depth background in consumer and/or commercial credit decision making, private banking lending sales and services, portfolio management of high net worth customers, and supervisory skills. Educational experience, through in-house training sessions, formal school or financial industry related curriculum, should be applicable to the financial industry.
- Basic experience, knowledge and training in financial statement and tax return analysis typically resulting from a combination of education in accounting, financial and/or credit analysis or related areas.
- Intermediate experience, knowledge and training in all lending and operations activities and terminology.
- Proven skills to develop marketing and business development skills with customers.
- Demonstrated ability to cross-sell and explain all Bank products and services with confidence and authority.
- Intermediate knowledge of financial products and services, including, but not limited to consumer and commercial banking products and services.
- Ability to read, analyze and interpret general business periodicals, professional journals, and technical procedures.
- Excellent organizational and time management skills.
- Intermediate skills in computer terminal and personal computer operation; host computer system; word processing, spreadsheet and specialty software programs.
- Intermediate typing skills to meet production needs of the position.
- Intermediate math skills; ability to calculate interest, commissions, proportions, and percentages; balance accounts; add, subtract, multiply and divide in all units of measure, using whole numbers, common fractions and decimals; locate routine mathematical errors; compute rate, ratio and percent, including the drafting and interpretation of bar graphs.
- Exceptional verbal, written and interpersonal communication skills with the ability to apply common sense to carry out instructions and instruct others, train personnel, write reports, correspondence and procedures, speak clearly to customers and employees.
- Ability to deal with complex problems involving multiple facets and variables in non-standardized situations.
- Ability to work with minimal or no supervision while performing duties.
- Current driver's license and a vehicle with appropriate insurance coverage if required to drive in the course of performing assigned duties and responsibilities.
- Consistently meets monthly/quarterly sales goals established by management.

PHYSICAL REQUIREMENTS & WORKING CONDITIONS: Sitting or standing for long periods of time, walking, finger dexterity, repetitive motions, talking, hearing and visual acuity. Professional office environment. Occasional lifting of storage boxes.

FIRST LIBERTY BANK IS AN EQUAL OPPORTUNITY EMPLOYER –M/F/Vets/Disable

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

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