

#### JOB DESCRIPTION

**POSITION TITLE:** SVP/Senior Credit Officer **DEPARTMENT:** Credit Administration

**LOCATION:** Main Office **REPORTS TO:** President & CEO

FLSA CODE: Exempt

#### **Summary**:

The Senior Credit Officer is responsible for providing support, direction, credit information, and loan policies and procedures to ensure the overall quality of the Bank's credit extension.

### **Responsibilities:**

Transactional approvals/declinations within delegated authorities

- Chair the Senior Loan Committee
- Primary Loan & Discount interface
- Ensure Compliance with Committee Charters and Credit Policies and Procedures
- Oversee the production and maintenance of the portfolio data base and reports
- Responsible for the credit policies and its compliance with the applicable regulations and laws, credit risk, product and program management
- Ensure that the business development and relationship management group understands and develops business in accordance with the Bank's credit guidelines
- Work with senior management on the determination of overall loan portfolio composition and the management of concentrations
- Manage the independent loan review process (CEIS)
- Ensure that the portfolio is appropriately Risk Rated and adequately reserved
- Direct the Loan Work-Out/Special Assets process; reduce credit and collections/non-performing loan levels
- Adhere to current compliance standards
- Adhere to Service Standards of Performance
- Perform other duties as assigned

#### **Knowledge, Skills and Abilities**

- Lending, risk and leadership skills to drive the remediation of the loan portfolio and establish the necessary risk processes, infrastructure and a new risk culture
- Excellent leadership, interpersonal, team and communication skills (written and verbal)
- Knowledge of banking regulations (OCC and FDIC)
- Sound working knowledge of the overall operations of the loan/credit departments
- Ability to establish credibility and rapport; knowledgeable and personable looking for ways to improve the operations of the Bank
- Excellent communication and interpersonal skills
- Proven ability to demonstrate and coach exceptional customer service
- Ability to communicate and function professionally with all levels of personnel and business partners across the organization
- Excellent customer contact skills; comfortable asking questions/ interviewing customers about their financial situation; strong listening skills
- Understand how to present features and benefits of product and services to customers with differing needs
- Must stay current on operational, product, and system changes/enhancements, as well as demonstrate good risk management decisions
- Able to take "full ownership" of issues until they are completely resolved
- Unpredictable hours, ability to work long hours including weekends and some evening

## **Training and Experience**

- MBA in Business Management desired, advanced degree in business/finance/economics concentration
- 10+ years relevant work experience with demonstrated track record of loan credit risk and strong workout expertise and experience with high emphasis on transactions
- Prior experience with a community bank
- Must be credit trained
- Required experience related to financially distressed loans; restructuring and workout
- Regulatory remediation experience a plus
- Strong technical/ Windows and Excel computer background
- Demonstrated sales/business development experience and success
- Complete ongoing compliance training

## **Compliance Training:**

• Must complete ongoing compliance training on the on the Bank Secrecy Act, Bank Protection Act, Know Your Customer, CIP, USA Patriot Act, OFAC, Identity Theft, Anti Money Laundering, Community Reinvestment Act, Safeguarding Customer Information (GLBA), Suspicious Activity Reporting, Rights to Financial Privacy, Dodd Frank Wall Street Reform Act, Equal Credit Opportunity Act, Fair Debt Collection Practices, Fair Housing Act/HUD, OCC Supervisory Guidelines on Foreclosure Management, Civil Service member Relief Act, Flood Insurance, Real Estate Appraisal Requirement, Record Retention, Home Mortgage Disclosure Act, Loans to Insiders - Regulation O, Truth in Lending Act, Fair Credit Depository Act, Real Estate Settlement Procedures Act, Safe Act, Consumer Privacy – Reg P, Unfair and Deceptive Practices - Reg AA, Fair Lending Laws, New Initiatives/Products, Consumer Privacy – Reg P, Legal Lending Limits, BSA/AML Guidelines

# **Working Conditions:**

- May sit for long periods of time.
- May be required to bend, stretch over head, and lift weight up to 15 lbs.
- Unpredictable hours

NOTE: THIS JOB DESCRIPTION IS SUBJECT TO CHANGE AT THE DISCRETION 0F BANK MANAGEMENT. POSITION HOLDER WILL BE NOTIFIED