



Position | Loan Officer

Classification | Exempt, Full-Time

Posted | 03/05/2019

Location | Albuquerque, NM

Summary

Responsible for developing new business, underwriting, structuring, and the closing of commercial loans, as well as maintaining and servicing an existing portfolio. Represents the bank in local community through active participation in community affairs and participates in marketing all of the bank's products and services.

Essential Functions

- Monitor an existing loan portfolio to ensure proper risk ratings and early identification of potential problems
- Source, develop and underwrite new construction, interim, and permanent mortgage financing requests for new & existing customers
- Maximize bank profitability through appropriate pricing of new loan originations, fee income, and selling of all bank products & services
- Daily review, approval and disposition of overdrafts
- Negotiate terms, structure loan financing based on risk considerations and present credits for approval to appropriate levels of authority with the bank as required
- Support the bank's strong relationship banking culture through on-going customer contact, quality customer service, and superior product knowledge
- Ability to handle loan file and litigations**

Competencies

- Comply with bank regulations; maintain above average performance in all areas of compliance
- Effective/strong written and verbal communication skills
- Strong Analytical Skills

Required Education and Experience

- Bachelor's Degree in Business, Finance or Economics (MBA Preferred)
- Minimum 3years of consumer and/or commercial loan experience



Other Duties

Please note this job description is not designed to cover or contain a comprehensive listing of activities, duties or responsibilities that are required of the employee for this job. Duties, responsibilities and activities may change depending on qualifications.