

LENDER

Position Summary

If you build it, they will come...and we're building it. So, this job may not be for you unless you are excited about the possibilities to join us in making a difference, every day, in every way. The best thing about our FNB Family is we live and breathe our values and passion for making a difference in the lives of our customers, our community, and our bank. As we continue to build our amazing team, we are looking for people who embrace our Mission to WOW Every Customer. Every Time. Whatever it Takes. We are building...a great bank!

Essential Functions

- ⇒ Knowledgeable about products and services offered by the bank.
- ⇒ Develop new loan prospects (commercial, consumer, and residential mortgage) by calling on businesses and customers within our defined target markets.
- ⇒ Underwrite/evaluate credits for loan approval.
- ⇒ Work with loan operations and third-party vendors to prepare and conduct loan closings.
- ⇒ Accountable for required loan documentation (financial information, loan documentation, insurance, credit/collateral file maintenance, etc.) prior to closing.
- ⇒ Prepare/present loan requests to Internal Loan Committee, President, and/or Board Loan Committee for approval.
- ⇒ Takes ownership for improved job and leadership skills on a continuous basis. Collaborates and brainstorms to improve bank processes and procedures. Completes required training.
- ⇒ Serves as a bank representative in professional, business, and community organizations to promote bank services.
- ⇒ Responsible for maintaining the performance of lender portfolio, which may include collection calls or managing minor problem credits.
- ⇒ Develop a working knowledge of the bank's online banking system, and perform credit review for "Cash Management" requests with limits over \$10,000.

OUR PASSION
Bettering People's Lives

OUR NICHE
Personal Touch Service

OUR VALUES
Trusted Service
WOW Customers
Support Community
Develop Our People



Required Qualifications

- ⇒ Associates degree or equivalent work experience (2+ years) in a related field.
- ⇒ Strong command of Microsoft Office and Microsoft 365 Product Suite.
- ⇒ Customer service and project management background a plus.

Personal Attributes

- ⇒ Critical thinking and problem-solving skills
- ⇒ Empathetic
- ⇒ Positive attitude
- ⇒ Energetic
- ⇒ Flexible
- ⇒ Self-starter
- ⇒ Active learner

Position Identification

Q: What type of position is Lender?

A: Full-time, non-exempt

Q: Who does this position report to?

A: Lending Officer

Q: Does this position have any supervisory responsibility?

A: No

Contact Us

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Visit us on the web at
www.fnbgermantown.com

CONNECT WITH US



“Come with Energy and Enthusiasm to Create Change.”

- Heidi Grant, President & CEO

FNB Germantown — Your Community. Your Bank.

DISCLAIMER:

This position description is intended to describe the general nature and level of work being performed by employees in this role. It is not intended to be an exhaustive list of all duties, responsibilities, and qualifications. Management reserves the right to revise this position and to assign or reassign duties to/from this role at any time. This is not to be construed as an employee contract.

Review of this position has excluded the marginal functions of the position that are incidental to the performance of fundamental job duties. All duties and responsibilities are essential job functions and requirements and are subject to possible modification to reasonably accommodate individuals with disabilities. To perform this job successfully, the incumbent will possess the skills, aptitudes, and abilities to perform each duty proficiently. Some requirements may exclude individuals who pose a direct threat or significant risk to the health or safety of themselves or others. The requirements listed in this document are the minimum levels of knowledge, skills, or abilities.

This document does not create an employment contract, implied or otherwise, other than an "at will" relationship.

Acknowledgement	
Employee:	Manager:
Signature:	Signature:
Date:	Date: