

Web-Site Job Posting

Request Date: 03/25/2021 Branch or Dept.: Gresham

Post Position

Pull Position

Change Position

Position:	Commercial Loan Officer
Date Available:	03/25/2021
Location:	1101 NE Burnside, Gresham, OR 97030
Status:	Exempt /Full Time
Schedule:	M-F 40 hours
Bank Contact:	Terri E.
Phone Number:	503-668-2521
Fax Number:	503-668-7825
Physical Address: Main Office	38975 Proctor Blvd Sandy, OR 97055
Email Address:	telsberry@clackamascountybank.com

*****Resumes to be sent to telsberry@clackamascountybank.com*****

**CCB Applications are available at our Main Office located at
38975 Proctor Blvd.
Sandy, OR 97055**

Or

Request an application by email-

telsberry@clackamascountybank.com

Clackamas County Bank is an EEO/AA/Veteran/Disabled Employer

Commercial Loan Officer
Clackamas County Bank

Develop, manage, and grow commercial real estate, small business, and commercial loans that meet the bank's commercial lending criteria and provide profitability to the bank while mitigating risk. Develop and increase commercial and retail deposit accounts and relationships.

Description of Duties:

- Identify, meet and develop prospects to generate new business relationships and secure loans up to \$3,500,000
- Gather and analyze information necessary to present a financing request for approval; meet with existing or potential customer; negotiate loan terms and conditions; refer and recommend loan approval to loan committee
- Analyze customer credit requests, balance sheets, profit and loss statements, and cash flow projections in order to make sound loan decisions and predict future repayment capacity
- Prepare accurate, quality write ups, cash flows and loan presentations and make recommendations to loan committee on new and renewal loans
- Possess high level of analytical skills to conduct loan analysis with consideration of market trends, credit, interest rates, economic conditions, and other factors
- Provide exceptional level of customer service needed to maintain and grow customer relationships
- Manage and grow loan and commercial deposit portfolios. Develop and maintain existing customer base and increase customer relationships
- Cross-sell other bank services to customers, i.e., retail deposits, merchant services, cash management, wealth management services, insurance services, etc.
- Participate in professional associations and represent the bank with community service activities and committees
- Monitor and ensure the asset quality of the assigned loan portfolio. Review delinquency reports and ensure proper collection efforts are being utilized to manage the credit risk of the portfolio
- Acquire a thorough knowledge of the bank's products and services
- Possess a high level of interpersonal skills to interact with both customers and colleagues in a professional manner
- Have an adequate knowledge of both internal policies and procedures and state and federal laws and regulations governing departmental functions to ensure performance of individual job duties.
- 10 years of commercial lending experience
- Proven track record generating commercial loans
- Strong analysis and critical thinking skills including credit analysis and loan structuring
- Ability to adhere to credit quality standards within the bank
- Prior background in commercial real estate