



## Commercial Banker

Texan Bank is accepting applications for experienced Commercial Bankers looking for opportunity. Better pay, incentives, and stock options. Join us for what may well be the best job you will ever have and play a big role in growing the best bank in Texas.

**Department:** Lending  
**Reports to:** Chief Lending Officer  
**FLSA Status:** Exempt

### Position Summary:

The Primary Purpose of this position is to examine, evaluate, and authorize or recommend approval of customer applications for commercial loans by performing the essential duties of the position. Additionally the employee in this position will build and maintain a complete banking relationship with loan customers to include their opening deposit accounts.

### Essential Duties and Responsibilities:

#### Include the following:

- Interviews applicant and requests specified information for loan application.
- Requests applicant credit reports, background checks, reference checks, and other information pertinent to loan applicant's evaluation.
- Analyzes applicant financial status, credit, and property evaluation to determine feasibility of granting loan or submits application to credit analyst for verification and recommendation.
- Corresponds with or interviews applicant or creditors to resolve questions regarding application information.
- Compiles loan package and facilitates negotiation of loan structure with applicant, including fees, loan repayment options, and other credit terms.
- Approves loan within specified limits or refers loan to loan committee for approval.
- Meets production goals and deadlines.
- Prepares and presents loan proposals to Directors Loan Committee.
- Ensures loan documents collected, prior to sending to Loan Administration or to clear exceptions, are complete and accurate according to policy.
- Assures timely loan closing and funding activities.
- Identifies potential loan markets to develop their own prospects for commercial loans.
- Manages existing loan portfolio including, but not limited to, exceptions, maturities, renewals, past dues, charge-offs, collections etc...
- Meets all job specific goals as related to corporate, community, and/or SBA loan portfolios.
- Promotes and cross-sells other Texan Bank products and services as appropriate to customer requirements.

Encourages Customers to open Deposit Accounts.  
 Maintains consistent and reliable communication with any and all third parties.  
 Builds and maintains a relationship with customers to ensure deposit as well as loan growth.  
 Follows Texan Bank's goals, mission, vision and values.  
 Works cooperatively with other areas of the bank to accomplish goals.  
 Understands and complies with all bank procedures, laws and federal regulations.  
 Completes all required and ongoing education and training.  
 Other duties as assigned.

All Bank employees are expected to recognize suspicious activity and are responsible for discussing unusual transactions, circumstances, behavior, or activity with supervisory personnel or BSA Officer. All Bank employees are required to keep confidential any suspicious activity customer's may exhibit. Failure to abide by this requirement may result in monetary penalties assessed to the Bank and employee, up to and including termination.

**Competencies:**

To perform this job successfully, an individual must exhibit the following competencies in the performance of the essential duties and responsibilities of the job.

<b>Competency</b>	<b>Description</b>
Business Ethics	Treats people with respect. Keeps commitments. Inspires the trust of others. Works with integrity and ethically. Upholds organizational values.
Customer Service	Displays courtesy and sensitivity. Manages difficult or emotional customer situations. Meets commitments. Responds promptly to customer needs. Solicits customer feedback to improve service.
Quality	Demonstrates accuracy and thoroughness. Displays commitment to excellence. Looks for ways to improve and promote quality. Applies feedback to improve performance. Monitors own work to ensure quality.
Quantity	Meets productivity standards. Completes work in timely manner. Strives to increase productivity. Works quickly. Achieves established goals.
Sales Skills	Achieves sales goals. Overcomes objections with persuasion and persistence. Initiates new contacts. Maintains customer satisfaction. Maintains records and promptly submits information.
Team Work	Balances team and individual responsibilities. Exhibits objectivity and openness to others' views. Gives and welcomes feedback. Contributes to building a positive team spirit. Puts success of team above own interests.
Job Knowledge	Competent in required job skills and knowledge. Exhibits ability to learn and apply new skills. Keeps abreast of current developments. Requires minimal supervision. Displays understanding of how job relates to others. Uses resources effectively.

**Supervisory Responsibilities:** None

**Qualifications:**

Bachelor's degree from four-year college, or university, or four to five years related experience