Job Title: Small Business & Commercial Lender
Location: [City, State]
Reports To: Chief Lending Officer

Position Summary

The **Small Business & Commercial Lender** plays a key role in supporting the bank's mission to serve local businesses and strengthen our community. This position is responsible for developing and managing a portfolio of small business and commercial loans while providing exceptional customer service and financial guidance. The ideal candidate is relationship-driven, community-minded, and committed to helping local businesses succeed.

Key Responsibilities

Business Development & Relationship Management

- Proactively develop new small business and commercial banking relationships within the local community.
- Build strong, long-term relationships with business owners and community leaders through networking, referrals, and participation in civic and professional organizations.
- Identify opportunities to cross-sell bank products and services, including deposits, cash management, and merchant services.
- Serve as a trusted advisor to clients, helping them achieve their business goals through tailored banking solutions.

Loan Origination & Portfolio Management

- Interview and evaluate loan applicants, analyze financial information, and determine appropriate loan structures that meet client needs while maintaining sound credit principles.
- Prepare and present loan proposals for approval in accordance with bank policies, procedures, and regulatory requirements.
- Manage and monitor an assigned loan portfolio, ensuring compliance, timely renewals, and proactive management of credit risk.
- Collaborate closely with credit analysts, loan operations, and senior management to ensure a smooth and efficient lending process.

Credit Analysis & Risk Management

- Review financial statements, tax returns, and cash flow projections to assess creditworthiness.
- Maintain thorough documentation for all lending activities in compliance with bank policies and regulatory standards.
- Identify and address potential credit issues early, taking appropriate action to protect both the customer relationship and the bank's interests.

Qualifications

Education & Experience:

- Bachelor's degree in Business, Finance, Accounting, or a related field (or equivalent experience).
- 3–7 years of experience in small business or commercial lending, preferably in a community banking environment.
- Demonstrated success in business development and portfolio management.

Compensation & Benefits

- Competitive base salary plus performance-based incentives.
- Comprehensive benefits package including health, dental, vision, life insurance, and retirement plan.
- Professional development opportunities and continuing education support.