

Senior Lender: SBA & USDA

Illinois with a Greater Peoria Market Focus

Supervised by: Bank President & CEO

Supervises: Loan Operations Staff

BASIC QUALIFICATIONS

Experience: A minimum of four (4) years' combined experience in conventional commercial lending and SBA 7(a) origination, with a focus on government guaranteed lending. SBA 504, USDA and/or Farmer Mac lending experience is beneficial, but not required.

Skills: Strong written and verbal communication skills. In-depth knowledge of current lending regulations, as well as standard bank operating policies and procedures. Demonstrated ability to originate and maintain a commercial and SBA loan portfolio in excess of \$10 million. Working knowledge of the features and benefits of SBA 7(a) program and conventional commercial loan and cash management products and services. Understanding of SBA eligibility and SBA and Conventional commercial underwriting standards within the banking industry.

Education/Training: A BS or BA degree in Finance, Accounting, Business Administration or related field of study. Advanced degree a plus.

Certificates, Licenses, Registrations: None required.

GENERAL RESPONSIBILITIES

Responsible for originating and managing a commercial loan portfolio including SBA and Small Business Lending as well as conventional commercial lending in order to ensure quality and profitable growth of the SBA and Conventional Commercial Loan Portfolio; developing, implementing, and achieving annual goals and objectives as established in the Bank's annual operating plan; ensuring the division's compliance with various operating policies and procedures and various regulatory requirements; supervising assigned personnel; communicating and interfacing with other divisions and management personnel; providing periodic management reports.

ESSENTIAL DUTIES

1. Originate and manage an SBA/USDA and Conventional Small Business Commercial loan portfolio to ensure quality and profitable growth of the Commercial Loan Portfolio as illustrated by the following:
 - a) Assists in the development and maintenance of a sound credit policy which is consistent with the Bank's philosophy of lending.
 - b) Assist in establishing interest rate guidelines, fees, and other charges that are consistent with overall Bank policies and that are competitive and profitable for the Bank.
 - c) Reviews SBA, USDA and conventional commercial loans originated by the Bank for compliance with lending objectives, policies, and procedures.
 - d) Participates in strategic development of industry verticals and build out of the commercial lending platform.

- e) Solicits new commercial business from both present and prospective customers, frequent 1Y meeting with clients off-site and at the bank.
 - f) Develops and manages significant small business commercial loan accounts.
 - g) Ensures commercial expertise is provided to bank personnel.
 - h) Ensures cooperative business development effort between the Commercial Lending and Retail Deposit functions of the Bank.
 - i) Monitors commercial lending effort to ensure adherence to Bank loan policies and procedures.
 - j) Assists in the development of in-house training programs for commercial and retail personnel.
 - k) Primary liaison with the bank's SBA/USDA outsourced loan service provider.
 - l) Material participant in the eventual SBA 750 Agreement application, construction and build out of an in-house preferred lender platform. m. Oversight of 1502 reporting.
2. Abides by the current laws and organizational policies and procedures designed and implemented to promote an environment which is free of harassment and other forms of illegal discriminatory behavior in the workplace.
 3. Cooperates with, participates in, and supports the adherence to all internal policies, procedures, and practices in support of risk management and overall safety and soundness and the Bank's compliance with all regulatory requirements, e.g. Community Reinvestment Act (CRA), Bank Secrecy Act (BSA), Equal Credit Opportunity Act, etc.; ensures that the division and all personnel adhere to the same.
 4. Directly supervises assigned personnel as follows:
 - a) Assists in the selection of new personnel as appropriate.
 - b) Makes provisions for the proper orientation and training of new personnel.
 - c) Reviews employee performance throughout the probationary period and on a regularly scheduled basis thereafter.
 - d) Organizes, schedules, and distributes work among assigned personnel.
 - e) Keeps personnel informed of pertinent policies and procedures affecting the division and/or their jobs; creates an atmosphere in which upward communication from employees is encouraged.
 - f) Administers personnel policies and procedures as established by Bank policy.
 5. Communicates and interfaces with other divisions and management personnel as part of the management team in order to integrate objectives and activities.
 6. Will become familiar with the Bank Secrecy Act and comply with its requirements.
 7. Performs tasks which are supportive in nature to the essential functions of the job, but which may be altered or redesigned depending upon individual circumstances.
 8. Responsible for conducting and documenting regular scheduled coaching and counseling sessions with each of the direct reports. The outcome is improved communication, action plan development, positive feedback, and performance.
 9. Abides by the current laws and organizational policies and procedures designed and implemented to promote an environment which is free of sexual harassment and other forms of illegal discriminatory behavior in the workplace.
 10. Practices in support of risk management and overall safety and soundness and the Bank's compliance with all regulatory requirements. Ensures that the department and all personnel adhere to the same.

TECHNOLOGY EXPERIENCE

- Strong working knowledge of key technology infrastructure needed to operate the Bank effectively (e.g. telecommunications systems, PCs, printers, fax).
- Ability to effectively utilize Microsoft Office Suite including Word, Excel and PowerPoint.
- SBA 1502 reporting and government guaranteed lending platforms.

WORKING/ENVIRONMENTAL CONDITIONS

The following work environment characteristics described here are representative of those an employee encounters while performing essential functions of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions. The noise level in the work environment is usually moderate.

PHYSICAL ACTIVITIES

The physical activities required are representative of those that must be met by an employee to successfully perform the essential functions of this job. The activities are semi-repetitive, low physical, but which requires periods of concentration for varied time cycles as prescribed by the tasks.

While performing the functions of this job, the employee is regularly required to sit, talk or hear and is frequently required to stand, walk, and reach with hands and arms. Specific vision abilities required by this job include close analysis work. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions and expectations.

Minimal travel may be required as is attendance at industry conferences or training.

This job description in no way states or implies that these are the only duties to be performed by the employee(s) incumbent in this position. Employees will be required to follow any other Job-related instructions and to perform any other job-related duties requested by any person authorized to give instructions or assignments.

Please send applications [here](#).