



Citizens State Bank of Loyal

TITLE:	Universal Loan Officer	Reports to: Chief Lending Officer
FLSA:	Exempt	Location: Neillsville
CATEGORY:	Full Time	Date: April 2023

SUMMARY

Responsible for evaluating, authorizing, and recommending approval of residential real estate, small-business, agricultural and consumer loans. Works with customers to identify their financial goals and to find ways of reaching those goals. Advises borrowers on financial status and methods of payments. Responsible for servicing and growing the loan portfolio through customer development efforts, while maintaining loyal customer relationships through outstanding customer service.

ESSENTIAL DUTIES

- Extends credit within the policies and guidelines set forth in the loan policy. Ensures that all loan decisions, actions and recommendations are based on an accurate and thorough understanding of each customer's financial needs and conditions and comply with all laws, regulations and bank policy.
- Meets with applicants to obtain information for loan applications and to answer questions about the process.
- Analyzes applicant's financial status, credit, and property evaluations to determine feasibility of extending credit; reviews applications for verification and recommendation.
- Makes approval decision on loans and terms within established lending limits; refers loans outside of those limits to the loan committee for approval.
- Positively represents the bank in the community; actively participates in worthwhile community activities; plays an appropriate leadership role in selected community organizations.
- Makes referrals to other areas of the bank for deposit and non-deposit products and services for new and prospective bank customers.
- Proactively identifies and manages risk through careful review of customer financial statements, overdraft reports, past due loan reports and loan review reports. Recommends risk rating changes when analysis merits.
- Reviews loan agreements to ensure that they are complete and accurate according to policy.
- Monitors performance of loans extended to existing borrowers and their ability to repay; collects delinquencies and restructures loans as necessary.
- Prepares presentations for existing and prospective clients.

SECONDARY DUTIES

- Participates in Bank-wide committee and branch-level meetings when requested.
- Assist senior management in development of Bank manuals and operational procedures in an effort to accomplish the Bank's strategic directives.



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- Keeps abreast of regulatory compliance and developments for assigned area and informs Bank staff of same. Recommends procedural changes as needed to support prescribed requirements.
- Maintain educational and professional expertise through attendance at job-related seminars, conferences and workshops.
- Participates in Bank community service and team building events.
- Perform any and all other additional duties as may be assigned.

ENVIRONMENT AND PHYSICAL ACTIVITY

The physical and work environment characteristics described in this job description are representative of those an employee encounters while performing the essential functions of this job. Reasonable accommodations will be made to enable individuals with disabilities to perform the essential functions or as otherwise required by law. Employees needing reasonable accommodations should discuss the request with the employee's supervisor or Human Resources.

This work requires the occasional exertion of up to 10 pounds of forces; work requires sitting, frequently requires standing. Work has standard vision requirements. Work requires preparing and analyzing written or computer data and observing general surroundings and activities.

MINIMUM REQUIREMENTS

Must be a team player with excellent interpersonal skills, strong written and verbal communication skills and proven customer service skills.

Must be flexible, highly organized, detail oriented, able to work under minimal supervision, stay poised under pressure, manage multiple tasks at one time and interact with co-workers and the general public in a professional manner.

Must have good knowledge and understating of consumer and residential lending policies, procedures, practices and documentation including accounting, financial statement and cash flow analysis.

Strong ethical focus.

Position requires a Bachelors degree in Finance, Accounting, Business Administration or related field or the equivalent in related work experience.

Three (3) years of progressively responsible work experience in a financial institution to include one (1) year of direct lending experience required.

Acknowledgement: This job description is not intended and should not be construed to be an all-inclusive list of responsibilities, skills, efforts or working conditions associated with this position. While this job description is intended to be an accurate reflection of the job requirement, management reserves the right to modify, add or remove duties from particular jobs and to assign other duties as necessary. I acknowledge that this job description is neither an employment contract nor a legal document. I have received, read, and understand the expectations for the successful performance of this job.