Job Title: Commercial Loan Officer

Reports To: Member Business Lending Manager

Status: Exempt **Date:** August 2026

Position Summary: Provides friendly, professional, and efficient service to meet a variety of members' lending needs, including agriculture and commercial loans, and consumer loans as needed. Performs all duties in compliance with CCU policies and procedures and State and Federal rules and regulations.

<u>Principal Duties and Responsibilities</u>:

- Meets with members throughout the loan process to gather background information on loan applicants by interviewing and obtaining credit bureau reports.
- Completes loan applications by preparing credit reports, budgets, loan to values, cash flow analysis, blue books, inspections, etc.
- Calculates debt-to-income ratios, risk ratings, and other needed analysis on loan applicants, estimates monthly obligations, and determines member's ability to repay debt along with securing collateral when necessary.
- Communicates with title companies, realtors, insurance agents, attorneys and mortgage staff to obtain needed information as needed.
- Gathers all other information necessary to make a sound lending decision.
- Determines if the member qualifies for a loan, or if additional collateral/co-signors is needed. Approves or denies loan applications accordingly.
- Records and verifies all reasons for loan decisions. Explains decision to members and outlines terms, fees, and conditions of the loan.
- Witnesses signature on loan papers and disburses funds to member.
- When a loan is denied, explains reasons for denial in a professional, courteous manner; works with members to provide recommendations or alternative options for other possible ways to secure a loan in the future.
- Develops relationships with members, potential members, local businesses, and other outside contacts. Attends various events including but not limited to community events, networking events, business open houses, etc. to make connections, show support, and build relationships in the business community.
- Travels to other CCU branches, communities, and/or member businesses to perform inspections, accommodate convenient meetings, perform closings, etc. with members and potential members.
- Performs loan closings for consumer and commercial loans.
- Complete necessary inspection write-ups for business loans as outlined in accordance with CCU policy. Travels to business and gathers all necessary documentation to complete proper inspection.
- Helps members set up Auto Pay, ACH, or payroll deduction if desired.
- Follows up on delinquent loan accounts and other issues that may arise.
- Learns and keeps up to date on all CCU products and services, including loan types and rates.
- Educates members on products, services, fees and policies; promotes and cross-sells CCU products and services based on member's needs.
- Maintains orderly files on each account with complete and accurate details of all correspondence.
- Maintains basic understanding of business structures and related financial and tax statements and ratios needed to analyze credit worthiness.
- Maintains knowledge of consumer, real estate, agriculture and commercial loan programs and topics, and keeps up to date on applicable changes and trends.
- Promotes Credit Life and Credit Disability Protection products to members.

- Serves as member of Loan Committee and Member Business Lending Committee.
- Presents loan requests to Loan Committee, Member Business Lending Committee, or the Board of Directors as needed.

Additional Duties and Responsibilities:

- Commits to CCU's mission, vision, and core values and model of Service Excellence. Lives and displays these values in all aspects of work and personal life.
- Keeps current in field by reading published information and attending authorized seminars and conferences. Occasional out-of-town travel may be required.
- Participates in lender development programs and other training sessions and online courses as needed.
- Gets involved in professional and/or community activities to contribute to local community/profession and to be visible in the community.
- Represents the department on committees that may be formed and/or at various CCU events.
- Works on assigned Saturdays throughout the year.
- Participates in regularly scheduled departmental meetings and coaching sessions.
- Depending on branch location, branch staff, and other factors, other job-related duties may be necessary to carry out the responsibilities of this position.
- Any other duties as assigned.

Performance Expectations:

- Delivers friendly, efficient, and accurate service while providing a variety of services to members.
- Communicates with members in a professional, courteous manner.
- Gives all members their full attention during each interaction; does not attempt to multi-task with other duties or transactions while helping a member.
- Demonstrates accuracy and thoroughness and promotes this attribute to all employees.
- Understands and complies with Federal, State, internal policies, and other regulations always.
- Complies with Bank Secrecy Act requirements; always maintains the integrity of our confidentiality policy.
- Maintains a positive, professional appearance and attitude with members and co-workers.
- Develops and maintains positive working relationships with other employees; promotes teamwork concept.
- Maintains a neat workspace
- Is punctual and reliable.
- Asks for help when necessary.

Knowledge, Skills, and Abilities:

- Must have (or can obtain) a valid driver's license, limited insurance license, and mortgage license.
- Excellent communication, customer service, and relationship building skills.
- Sound decision making and reasoning skills.
- Basic mathematical skills.
- Basic computer skills, including Microsoft Office.
- Ability to operate general office equipment.
- Related education and/or financial background is preferred but not required.

Work Relationships and Scope: Reports directly to the Member Business Lending Manager. Works closely with other lenders, credit analysts and loan processors. Due to the nature of the position, will work with all staff members at CCU on an occasional basis. Interacts regularly with a range of credit union members and non-members. Includes frequent access to confidential member information.

Working Conditions: Work is performed largely in a pleasant office environment with minimal chance of personal injury and moderate noise level. There may be occasions when the work environment is stressful. Work hours will normally be from Monday through Friday and an assigned Saturday rotation and may change depending on our needs or due to special projects, deadlines and other concerns. Physical requirements include the ability to sit or stand for extended periods of time. Some walking, bending, stooping, and lifting of light materials is required. Frequent mental and visual concentration required for computer usage. Equipment that may be used includes a copy machine, calculator, telephone, computer, fax machine, and other office and financial institution equipment. Regular local travel will be required.

Acknowledgment: This position description describes the general nature and level of work performed by the individual assigned to this position and should not be interpreted as all inclusive. It does not state or imply these are the only duties and responsibilities assigned to the position. The employee may be required to perform other job-related duties. All requirements are subject to change and to possible modification to reasonably accommodate individuals with a disability.

This position description does not constitute an employment agreement between the employer and employee and is subject to change by the employer as the needs of the employer and requirements of the position change.