



JOB DESCRIPTION

COMMERCIAL CREDIT SPECIALIST

SUMMARY:

Reporting to the Commercial Loan Officer, evaluates the financial condition of individuals and businesses applying for credit with the financial institution. Assembles and verifies loan documents for accuracy. Inputs updated loan data into financial institution computer system.

BankPacific employees at all levels of our company regardless of position are required to fully comply with all Federal and local banking regulations. This includes, but is not limited to, the Bank Secrecy Act, Anti Money Laundering regulations and Fair Lending regulation compliance.

ESSENTIAL DUTIES AND RESPONSIBILITIES (OTHER DUTIES MAYBE ASSIGNED):

1. Analyzes loan data on new, renewal and existing loans, including data provided by credit bureaus, other financial institutions and financial institution files.
2. Assist with preparation of Letters of Intent and Commitment Letters for issuance to clients and prospects.
3. Prepares spreadsheets, reports, summaries and opinions for financial institution officers on new, renewal and existing loans.
4. Orders appraisals, credit reports and inquiries, background checks, reference checks and other information as needed on loan applicants.
5. Oversees and manages financial information files to assure current reports, statements, accounts receivable and other information on customer accounts.
6. Establishes reviews and updates new and existing loan files for the financial institution on a regular basis.
7. Provides administrative assistance to the Loan Officer, including updating loan data for entry into the financial institution's computers.
8. Assembles and verifies accuracy of commercial loan documentation.
9. Ensure that loan files contain documents with proper signatures, dates and other relevant data.
10. Checks documents for proper vesting, legal descriptions, closing dates and signatures.
11. Answers telephone and written inquiries concerning commercial loan processing and information; handles inquiries from applicants and branch personnel; and resolves basic customer complaints.
12. Meets with and assists potential customers and explains basic commercial loan products and services; and cross-markets financial institution products and services as appropriate.
13. Works with collector to resolve delinquent payment issues, credit problems and related situations.
14. Ensure all loan files and applications are in compliance with loan policy, local and federal regulation, CIP and related BSA documentation requirements.
15. Promote BankPacific's products and services by referring prospects to the Bank.
16. Service customers and cross-sell bank products and services.
17. Learn and utilize knowledge of products and services to cross-sell and deliver financial solutions.
18. Expand customer base through successful selling techniques.
19. Contribute to BankPacific's growth by selling, referring, cross-selling and promoting the bank's products and services.

SUPERVISORY RESPONSIBILITIES:

None

QUALIFICATION REQUIREMENTS:

To perform this job successfully, an individual must be able to perform each essential duty satisfactorily. The requirements listed below are representative of the knowledge, skill, and/or ability required. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

EDUCATION AND/OR EXPERIENCE:

Bachelor's degree from a four-year college or university in business, finance or accounting.

LANGUAGE SKILLS:

Good sales, organizational and public relations skills, particularly in working with documentation that requires special handling.

MATHEMATICAL SKILLS:

Good financial analytical Abilities.

REASONING ABILITY:

Good communication skills, particularly in working with customers on loan requests.

OTHER SKILLS AND ABILITIES:

Good understanding of computer spreadsheet and word processing programs.

PHYSICAL DEMANDS:

The physical demands described here are representative of those that must be met by an employee to successfully perform the essential functions of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions. While performing the duties of this job, the employee is regularly required to stand; walk; sit; use hand to finger, handle, or feel objects, tools, or controls; and talk or hear. The employee is occasionally required to reach with hands and arms and stoop, kneel, crouch, or crawl.

The employee must regularly lift and/or move up to 10 pounds and occasionally lift and/or move up to 25 pounds.

WORK ENVIRONMENT:

The work environment characteristics describe here are representative of those an employee encounters while performing the essential functions of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

While performing the duties of this job, the employee occasionally works near moving mechanical parts, i.e. typewriters, fax machines, paper cutters; and in outside weather conditions, i.e. errands; and is occasionally exposed to wet and/or humid conditions and risk of electrical shock, i.e. office equipment.

The noise level in the work environment is usually moderate.