# **Commercial Loan Officer (Ventura County)**

### **BANKING**

## COUNTY COMMERCE BANK

County Commerce Bank, Ventura County's Award-Winning Bank is seeking an experienced, qualified lender who is customer service oriented and account relationship focused to join our team of banking professionals!

Description: This individual will be responsible for aggressively soliciting and servicing prospective clients resulting in the production of a variety of commercial loans involving complex negotiations and credit assessments and ensuring loans meet our stringent underwriting criteria. In addition, this individual will be responsible for managing a portfolio of business and corresponding relationships, while seeking new accounts through calling efforts, marketing, and referrals.

The successful candidate will have strong customer service and sales capabilities with extensive credit and financial statement analysis skills.

### Job Duties:

Evaluates and analyzes loan applications/documentation and interprets data to confirm credit worthiness.

Possesses excellent communication skills, verbal and written, to communicate with clients including: conducting interviews; answering questions, responding to requests; explaining loan provisions and deficiencies.

Conducts research, collects loan data and documentation, prepare commercial loan narratives for presentation to Board/Loan Committees.

Responsible for following government guidelines, regulatory agency requirements, and adherence to Bank's established compliance policies and compliance procedures.

Participates in professional and charitable community events and networking opportunities.

Accomplishes goals and bank mission by achieving results.

## Skills and Qualifications:

High level of customer service, financial skills, financial software, audit, thoroughness, confidentiality, analyzing information, quality focused, excellent written and verbal communication and professionalism.

Education and Experience Requirements:

Education minimum: Bachelor's Degree in Finance, Economics, Business Administration or Accounting. A strong background in business math, business law, with analytical and comparison skills is also recommended.

More than 5 years of Commercial Lending

EQUAL OPPORTUNITY EMPLOYER