



LOAN OFFICER I
Salary Grade 10

Since its inception in 1973, the owners and management of NBT Financial Bank have maintained the same long term vision for the bank. We are a locally owned, independent, community bank that intends on providing prompt, courteous service to our customers, and looks to establish long term relationships with those we serve.

We not only strive to meet the banking needs of those we serve, but through our staffs involvement with city governments, schools, non-profit organizations and service organizations, we also work to improve the communities we serve.

Reports to: SVP/Branch President

Classification: Exempt

Summary/Objective

Develop new and service existing commercial, real estate and consumer account relationships that meet established lending requirements and provide maximum profitability to the bank with a minimum risk.

Primary Responsibilities:

- **Consumer Lending and light Commercial Lending**

Essential Functions:

Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

- Must have a very good understanding of NBT Loan Policy, loan procedures and banking compliance
- Interview loan applicants and collect and analyze financial and related data to underwrite the loan request.
- Actively develop new business in addition to servicing existing, commercial, consumer and real estate customers.
- Establish and negotiate the terms under which credit will be extended, including the costs, repayment method, repayment schedule and collateral requirements.
- Approve loans up to predetermined limit and serve as a contact officer on loans above this limit.
- Collect and analyze information, which reflects the current creditworthiness of customers and the current merits of existing loans. Examine financial credibility through tax returns and financial statements and direct inspection of the applicants business and collateral
- Gather and prepare credit analysis request to submit to the credit department for loans to be underwritten and presented to Director's Loan Committee for review
- Monitor loan repayment activities and take necessary action to collect from past-due accounts.

- Develop material for and make loan presentations to the Director's Loan Committee where required.
- Participate in community affairs to increase the bank's visibility and to enhance new business opportunities.
- Serve as a contact officer for non-borrowing accounts and loan customers for matters relating to other bank services, such as NSF's.
- Undertake special projects relating to departmental services.
- Undertake special projects relating to bank and holding company services and/or reports.
- Ensure the protection of the bank's interests in matters of adequate documentation and adherence to bank policy and the various laws and regulations applicable to department operations, as well as the exercise of sound credit decisions in the commercial credit area.
- Remain current on local, regional and national economic issues.
- Handle difficult or complex problems, transactions, computations and servicing of credits of a difficult nature.
- Maintain knowledge of new developments in the field of commercial, real estate and installment loans and changing government regulations.
- Other duties as specified by the President and/or Location President, including but not limited to participating in opening and closing of the branch and Saturday rotation schedule with other location staff.
- This position will handle Consumer loans and light Commercial loans, including real estate loans.

Work Environment

This job operates in a professional office environment. This role routinely uses standard office equipment such as computers, phones, photocopiers, filing cabinets and fax machines.

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.

1. The employee will frequently sit or stand for extended periods of time and must be able to remain in a stationary position.
2. The employee will frequently move about inside the office setting to access office equipment, file cabinets, etc.
3. The employee will frequently communicate and interact with bank staff and customers and must be able to exchange accurate information.
4. The employee will occasionally be required to move bank/office equipment weighing up to 50 pounds across premises.

Position Type

This is a full-time position.

Travel

Travel is primarily local during the business day, although some out-of-the-area and overnight travel may be expected.

Position Requirements

- Must be able to work with confidential information and maintain confidentiality in accordance with bank policies and procedures.
- Ability to work with equipment including calculator, copier, computer, printer, telephone, fax, typewriter and scanner.
- Must be flexible to handle with conflicting demands on time by customers, officers and employees, daily work, and telephone calls.
- Must be systematic and organized in order to effectively perform the variety of tasks the position requires.
- Must be a loyal team worker; one who is willing to help others, both within the department and in other departments.
- Must have a pleasant demeanor and effective communications in working with officers and employees, Bank customers, the public and vendors.
- Must be dependable in both attendance and punctuality.
- Must be willing to take initiative to learn new tasks and accept new responsibilities.
- Must be able to develop new business and service existing.

Required Education and Experience:

- Bachelor's degree in Business Administration, Finance, Economics, or a related field, or equivalent experience.
- Two to Three years of credit underwriting experience, or
- One or more years of lending experience in a financial institution
- Knowledge of basic lending regulations for Consumer loans, Commercial loans, including real estate and appraisal guidelines.
- Knowledge of loan operations and procedures and banking compliance

Other Duties

Please note this job description is not designed to cover or contain a comprehensive listing of activities, duties or responsibilities that are required of the employees for this job. Duties, responsibilities and activities may change at any time with or without notice.

NBT Financial Bank is an equal opportunity / affirmative action employer. All qualified applicants will receive consideration for employment and will not be discriminated against on the basis of race, color, religion, sex, sexual orientation, gender identity, national origin, protected veteran status, disability, or protective hairstyle.

A disabled individual requiring reasonable accommodation shall not be denied the opportunity due to a disability. The applicant should contact Human Resources if reasonable accommodation is required during the application process at (817-752-2303).

All offers for employment with NBT Financial Bank are contingent upon the candidate having successfully completed a criminal background check. NBT Financial Bank will consider qualified candidates with criminal histories in a manner consistent with the requirements of applicable local, state, and Federal law, including Section 19 of the Federal Deposit Insurance Act.

NBT Financial Bank is an Equal Opportunity and Affirmative Action Employer.

If interested please email resume to nbthrdept@nbt.bank