



## **Senior Commercial Loan Officer**

We are looking to add to our already talented group of banking professionals. Currently seeking a **Senior Commercial Loan Officer** to provide best in class service to our customers. This role has an opportunity for growth!

If you possess strong Core Values such as building strong relationships, supporting the community, honesty and integrity, then our culture is the right fit for you.

North Brookfield Savings Bank (NBSB) is a mutual savings bank with full-service branches in North Brookfield, East Brookfield, West Brookfield, Ware, Belchertown, Palmer, and Three Rivers Village of Palmer. NBSB offers a wide variety of deposit and loan products for individuals and businesses throughout Central and Western Massachusetts and has been a steadfast supporter of the communities in which it serves since 1854. All deposits are insured by the FDIC and the Depositors Insurance Fund.

North Brookfield Savings Bank is actively involved in supporting our local communities and we could not succeed if not for our exceptional employees. NBSB is a friendly place to work with competitive salary and benefits packages for full-time and part-time employees. We're proud of our service to the community and our mutual savings bank status!

### **Summary/Objective**

Under the direction of the Senior Vice President of Commercial Loans, the Senior Commercial Loan Officer is responsible to solicit and service a variety of commercial loans. Interviews applicants, obtains and reviews required financial information. Builds a highly visible reputation as the commercial loan expert, resulting in the generation of quality commercial loans that meet the criteria of NBSB's loan policies.

## Essential Functions

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

- Approves or denies loans within established limits. Presents loans above individual lending authority to Loan Committee.
- Originate a volume of commercial loans that meet the Bank's goals and objectives.
- Responsible for initial collection efforts on assigned portfolio of loans.
- Provide recommendations for portfolio management, loan structuring and underwriting.
- Review and assist in the preparation of Credit Proposals.
- Review and assist in the preparation of commercial loan documentation to insure that loan is documented in conformity with the loan approval.
- Actively participate in an ongoing business development program by calling on prospective and existing clients to nurture ongoing relationships for lending and/or deposit services.
- Foster relationships with centers of influence to create referral sources.
- Meet with customers' senior management and visit their facilities in order to understand their business
- Evaluate prospective loan requests. Review customer's financial, credit and collateral information to determine viability of the loan request and the appropriate loan structure.
- Negotiate terms with the customer that reflect the customer's need and the Bank's asset quality standards.
- Oversee and manage an assigned loan portfolio by reviewing the customer's financial status and ongoing operations.
- Maintain a credit file on each customer including financial data, correspondence and other pertinent documents.
- Develop workout programs when appropriate.
- Work with outside legal counsel to insure that proper documentation is in place for new and existing loans.
- Represent the Bank in various community and industry related activities.
- Keep abreast of regulatory compliance and developments for assigned area.

## **Competencies**

- Business Acumen.
- Ethical Conduct.
- Financial Management.
- Sound Decision Making and Good Judgement.
- Competent knowledge of all loan products.
- Excellent interpersonal and communication skills.
- Strong analytical skills.
- Strong attention to detail.
- People and team management.

## **Position Type/Expected Hours of Work**

This is a full-time position.

## **Required Education and Experience**

- 7-10 years' commercial lending experience.
- B.S. Business Administration with concentration in Finance, Economics or Accounting preferred.
- Previous experience in commercial lending department function and procedures.

## **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 employee for this job. Duties, responsibilities and activities may change at any time with or without notice.

## **Resume and salary requirements should be sent to:**

*North Brookfield Savings Bank*

*Attention: Andrea Healy*

*35 Summer Street*

*North Brookfield, MA 01535*

*[ahealy@banknbsb.com](mailto:ahealy@banknbsb.com)*

*fax 508-867-0716*

Competitive salary and benefits offered.

***FLSA - Exempt***

***Regular Full-Time***

***NBSB is an Affirmative Action/Equal Opportunity Employer.***