

## Junior Commercial Lender

Community Bank of Parkersburg, located in Parkersburg, West Virginia , is currently seeking a Junior Commercial Lender. The Junior Commercial Lender is responsible for Commercial lending, deposit gathering, fee income generation, in addition to mortgage loan, and brokerage service referrals. Within the portfolio managed, the commercial lender will be responsible for credit decisions (within authority guidelines), overall credit quality, and fee income.

A successful candidate will have a history of demonstrated success in lending, and a good working knowledge of required regulations.

### Key Responsibilities:

#### Loan Portfolio Management

- Develop, grow and maintain a portfolio of Commercial Real Estate, Commercial & Industrial and small business loans within guidelines set by bank policy and growth targets.
- In addition, this position will be responsible for developing a portfolio of retail accounts and other sources of funding, identify and cross sell fee income and refer mortgage loan opportunities to designated secondary and portfolio lenders.

#### New Business Development and Community Involvement

- Responsible for generating new commercial loan volume for the bank. This will include soliciting new business relationships and deepening relationships with existing customers.
- Responsible for calling on prospective and existing customers and pursue active involvement in the community and civic organizations.
- Will be accountable for referring real estate and consumer loans to appropriate personnel and as necessary, will work directly with customers to complete these types of loans.
- Responsible for referring existing/prospective customers to the Retail and Investment departments of the bank.

### Qualifications:

- **Adaptability:** Able to adjust quickly to different work situations and remain composed under pressure and in stressful situations
- **Change Management:** Must embrace change and see change as opportunity. Must be willing to express and support management's ideas to affected staff.
- **Oral/Written Communication:** The ability to express thoughts and ideas in a clear and concise manner, both orally and in written form to a variety of audiences and to all levels of staff.
- **Sales Skills:** The potential to understand and effectively apply selling techniques to open, develop and close a sale; must be able to create interest in a product and actively cross-sell other products and services.

- **Managing Work:** This individual must be able to manage his/her own work and priorities and delegate to support staff as appropriate. Must have the ability to set targets, develop action plans, and measure results against the defined target goals.

**Education and Special Requirements:**

- Four year degree or significant related business experience.
- Three years of junior commercial lending, two years of credit analysis preferred.
- Proficiency in general office skills as well as Microsoft Word, Outlook and Excel.
- Must be SAFE Mortgage Licensing Act compliant within 30 days of employment in this role, including new or transfer of registration and applicable NMLS acceptable background check.

Community Bank offers a competitive salary and benefits package including vacation, sick leave, life insurance, 401(k), health and dental insurance.

Community Bank supports a diverse workforce and is an Equal Opportunity Employer who does not discriminate against individuals on the basis of race, gender, color, religion, national origin, age, sexual orientation, disability, veteran status or other classification protected by law.

Send resume to [careers@communitybankpkbg.com](mailto:careers@communitybankpkbg.com)