

COMPANY DESCRIPTION

The Bank of Monroe is an independent community bank located in Monroe County and Greenbrier County, West Virginia. Serving the needs of the community since 1904, our motto is Strength, Security, and Service. The main office is located at 39 Main Street in Union, WV, with branches in Lewisburg and Fairlea, WV. The bank also owns and operates Monroe Insurance Company, offering a full line of personal and business insurance products from multiple carriers.

JOB DESCRIPTION

Position: Senior Loan Officer – Union, WV

Position Summary:

Exhibit the company's mission statement, strategy and sales goals within the lending team by establishing new relationships and retaining and expanding existing relationships. Demonstrate solid consumer and commercial lending knowledge.

Duties and Responsibilities:

- Meet personal performance expectations for loans, deposits and fees and carry a significant loan balance.
- Expectation of a higher level of annual production.
- Utilize lending experience and knowledge to be self-sufficient in developing loan and banking opportunities and expanding existing relationships.
- Retain and expand all assigned banking office loan relationships.
- Create a collaborative relationship with support departments
- Serve as a leader by example and center of influence within the market served.
- Be a mentor to other lenders, provide assistance when needed.
- Assist borrowers by making appropriate recommendations concerning financing options and financial decisions.
- Meet individual performance expectations for loans, deposits and fees
- Maintain compliance with loan policy, procedures and documentation
- Screen loan requests based on financial institution policies and on types of loans offered by the bank.

- Provide on-going service to existing clients and branch personnel regarding loan questions and issues.
- Monitor collateral and credit exceptions.
- Monitor and handle delinquency and collection issues and watch lists.
- Ensure annual loan reviews are completed in a timely manner.
- Produce quality referrals through regular calls on existing and prospective customers as well as referral sources.
- Be proficient as a lender in sales, credit, and portfolio management.
- Compile and analyze data for loan requests.
- Complete other duties as assigned.

Education, Certification, License and Experience:

- Bachelor's degree in business or finance, or equivalent combination of education and work experience.
- Five years of lending experience, two years of credit analysis experience preferred and two years of supervisory experience.

Skills and Knowledge:

- Strong interpersonal, presentation, leadership and supervisory skills
- Excellent verbal and written communications skills.
- Sales and goal-oriented personality, with high degree of professionalism.
- Strong analytical, problem solving and critical thinking skills.
- Responsible for knowing and ensuring compliance with applicable laws, regulations and guidelines, as detailed in policies that include but are not limited to Bank Secrecy Act and other applicable anti-money-laundering rules, Fair Lending, Community Reinvestment Act, Gramm-Leach-Bliley Act, and other laws and regulations as they pertain to the position.

Benefits:

- Competitive Salary with Annual Bonus Incentives
- Group Health Insurance, Dental, Vision, Voluntary Life, etc.
- Company Paid Life Insurance, Short Term/Long Term Disability
- 401K with Match
- Paid Vacation/Sick/PTO
- Paid Holidays

Submit resume and cover letter to Lori Higginbotham -
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