

## WEST UNION BANK

**Job Title:** Senior Lending Officer

**Status:** Officer

**Salary Range:** Exempt, Negotiable

**Supervisor:** President & CEO

### **Job location**

320 Emily Drive, Clarksburg, WV, USA

Clarksburg, WV 26301

### **Pay and Benefits**

Benefits: 401(k), 401(k) matching, Dental insurance, Employee assistance program, Employee discount, Health insurance, Life insurance, Paid time off, Professional development assistance, Tuition reimbursement

**Summary:** West Union Bank is seeking a full-time Senior Lending Officer, who will actively contribute as an individual and as valued team member of a multi branch community bank in north central West Virginia. West Union Bank is seeking an applicant who will be community minded/other oriented, and who will uphold our values of Community, Home and Family, Security, Heritage, Responsible Money Management and Honesty.

### **Description of Duties:**

- Responsible for all facets of the Bank's loan portfolio. Direct all lending activities.
- Formulate, review and implement the lending policies and procedures.
- Manage loan staff and ensure the overall soundness and compliance of the loan portfolio, both with internal policies and procedures and with state and federal regulations.
- Develop and implement loan products to expand services to loan customers and within new markets. Ensure appropriate marketing of competitive and profitable products consistent with risk mitigation.
- Solicit, originate, negotiate, underwrite, process and coordinate the closing of consumer, residential real-estate, equipment, commercial real-estate, building and business loans, with emphasis on commercial loans. Obtain current financial information on borrowers, monitor loan covenant compliance. Analyze, verify and package loans.
- Ensure the Bank is promptly aware of new financing needs or emerging risks.
- Ensure loan files are complete, up to date and properly organized.
- Submit loans to Management and/or the Board that are above authority limits.
- Make recommendations to Senior Management to streamline lending practices and procedures.
- Prepare budget forecasts and exercise control measures.
- Recruit, train and develop loan staff, and provide appropriate education, support and performance appraisals; recommend personnel changes as needed.
- Responsibilities are subject to change at the discretion of Management; this position may be requested to assist in and support other Bank activities.

**Requirements:**

- Bachelor's Degree in Business or related field preferred.
- Previous experience as a Chief/Senior Lending Officer is preferred.
- Minimum of 7-10 years commercial credit or lending experience with local portfolio, developed relationships, business development and participation loans.
- Advanced knowledge of commercial lending and credit administration.
- Knowledge of lending software applications, preferably Compliance One.
- Excellent business communication skills, both orally and written.
- Attention to detail to ensure accuracy, detect errors and follow through on corrections.
- Sound judgment and decision-making abilities.
- Customer-oriented interpersonal skills: Respond sensitively to needs and priorities of customers, taking appropriate actions to meet their needs and to establish an effective working relationship to gain customer respect and loyalty.
- Strong interpersonal communication and supervisory skills; ability to lead/manage individuals, including setting goals, developing action plans and measuring results.
- Maintain a valid driver's license, be willing to travel and meet with customers at alternate locations as needed.
- Strong computer skills; proficient in Microsoft Word, Excel and PowerPoint, and be able to learn other computer applications.

**CONTACT:** Those interested in applying for this position should e-mail [resume@westunionbank.com](mailto:resume@westunionbank.com) or mail a resume to West Union Bank, Attn: Human Resource, P.O. Box 305, West Union, WV 26456 by Friday, July 23, 2021.

Masks, gloves and hand sanitizer are provided. Employees have access to cleaning supplies. Offices have plexiglass shields on desks for customer interactions. The Bank follows current WV mask guidelines.

**West Union Bank is an Affirmative Action/Equal Opportunity Employer.**