

**State Bank & Trust Co.  
Job Description**

**Job Title:** Vice President/Loan Officer – Commercial & Agricultural

**Location:** State Bank & Trust Co.

**Reports:** Stephen McGill

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**Major Functions:**

To develop customer relationships through funding and servicing of commercial and agricultural loans. Performs independent analysis for commercial and agricultural loan requests for the purpose of recommending approval, denial, or alternative structures, while noting any deviations from the internal loan policy.

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**Key Job Responsibilities:**

- Prepares spreadsheets of borrowers' financial statements and analyzes borrowers' financial information to develop assessments for use by loan officers, loan committees and the Board of Directors in making lending decisions.
  - Provides high level of quality service to our existing customer base.
  - Originates, underwrite and closes secured and unsecured commercial, real estate, and consumer loans in accordance with established lending objectives, policies and procedures.
  - Manages loan portfolio to ensure compliance with all credit administration standards, credit quality standards, policies, and regulations.
  - Ensure compliance with all laws and regulations relating to the lending function and internal loan policy.
  - Calls on prospective and existing customers to develop professional relationships; solicit new business.
  - Promotes State Bank & Trust Co. products and services by identifying and communicating opportunities to customers.
  - Creates an environment where staff is motivated to perform at their best.
  - Assists other employees/departments/branches to promote teamwork and good communication.
  - Promotes a positive bank image through community involvement.
  - Participates in "special projects" as needed.
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**Requirements**

Bachelor's degree in business, finance, related field, or equivalent work experience

Progressive, positive work history

Excellent verbal and written communication skills

Demonstrated credit analysis skills

Working knowledge of Microsoft Office (Word, Excel, Outlook)