



Job Posting

POSITION TITLE	Commercial Lender
DEPARTMENT / LOCATION	Edna
SALARY	Commensurate with Experience
FLSA STATUS	Exempt
POSTING DATE	01/02/2023

R Bank's foundation is our community, our customers, our employees, our shareholders and our bankers. We are a locally owned and operated business with a value proposition of developing a high touch relationship with our customers while providing high tech solutions to their financial needs. The technology that we employ allows us to provide a state of the art banking experience in a relaxed environment.

GENERAL DESCRIPTION/PURPOSE:

A Commercial Lender creates sales and growth for the bank by soliciting and servicing prospective customers while producing a variety of commercial loans as well as generating and managing a portfolio of business and corresponding relationships, while seeking new relationships through various business development avenues.

COMPANY GENERAL POLICY & PROCEDURE:

The requirements listed below are representative of the knowledge, skill, and/or ability required. To perform this job successfully, an individual must be able to perform each essential duty satisfactorily. The competence of the employee in performing his or her job duties will be demonstrated, maintained and improved on an ongoing basis.

The statements contained in this position description reflect the general duties considered necessary to describe the principal functions of the job as identified, and shall not be considered a detailed description of all the work requirements that may be inherent in the position.

DUTIES AND RESPONSIBILITIES:

- Generate and evaluate leads to attain new business relationships.
- Generate commercial loans within guidelines set by bank policy and goals.
- Negotiate credit terms, and prepare credit analysis for approvals.
- Analyze financial information including but not limited to balance sheets, income statements, cash flow statements, and tax returns in order to form opinions of creditworthiness of applicants.
- Manage and service a loan portfolio of generated loans and corresponding relationships, including the monitoring and financial analysis of the portfolio.
- Call and visit target customers to promote and sell bank products and services.
- Must adhere to all legal and bank regulatory requirements.

REQUIRED KNOWLEDGE, SKILLS, & ABILITIES:

- Bachelor's Degree
- At least 10 years' experience in a financial institution and lending
- Familiarity with financial terms, statements, and cash flow analyses
- Strong community leadership experience
- Relationship management skills for key commercial, small business, and personal relationships.
- Familiarity with analyzing / underwriting C&I, CRE, SBA, and asset based transactions
- Highly developed analytical and underwriting expertise
- Sales energy, with sustained record
- Ability to fluently speak, read and write in English
- Strong attention to detail
- Flexible and adaptable; able to work under pressure and handle sensitive information in a confidential manner
- Ability to operate a computer and other standard office machinery
- Ability to pass background investigation and drug screen to the satisfaction of R Bank

PREFERRED KNOWLEDGE & SKILLS:

- Ability to speak Spanish

PHYSICAL DEMANDS:

The physical demands described here are representative of those that must be met by an employee to successfully perform the essential functions of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

While performing the duties of this job, the employee is regularly required to talk or hear. The employee frequently is required to sit. The employee is occasionally required to stand; walk; use hands to handle, or feel; reach with hands and arms; climb or balance; stoop, kneel, or crouch. The employee must frequently lift and/or move up to 45 pounds. Specific vision abilities required by this job include close vision, distance vision, color vision, depth perception, and ability to adjust focus.

BENEFITS PACKAGE:

R Bank is committed to the success of our employees. We offer an attractive benefits package including Medical, Dental, Vision, Life, Disability, 401k, and EAP. You can learn more about R Bank and our services at www.rbanktexas.com.

APPLY:

If you meet all of the minimum qualifications for this position and would like to apply, please email updated resume to HumanResources@r.bank or you may upload via www.r.bank.

R Bank is subject to Executive Order 11246 and to the Vietnam Era Veterans' Readjustment Assistance Act of 1974 (VEVRAA). It is the policy of R Bank to provide equal employment opportunity to all qualified applicants for employment without regard to race, color, religion, national origin, sex, sexual orientation, age, veteran status or disability.