



The Middlefield Banking Company Job Description

Title:	Consumer Lender and Deposit Specialist	FLSA Status:	Non-Exempt
Reports To:	Branch Manager	Job Grade:	
Department:	Branch Administration	Location:	Various
Category:	Full-time	Revised:	7/1/2018 Human Resources

SUMMARY: Located within various banking facilities, this position assists walk-in customers with lending products appropriate for customer needs. The responsibilities include examine, evaluate and authorize or recommend approval of customer applications for retail and consumer loans. The Consumer Lender and Deposit Specialist provides customer service to new, potential and existing customers. This includes: Opening accounts and providing information on all bank products and services

ESSENTIAL DUTIES AND RESPONSIBILITIES:

- Assist walk-in customers with obtaining loans that meet or exceed the Bank's credit standards and provide information on bank products and services
- Open new accounts by entering required information into database, cross sell other bank products and services
- Refer customers to bank financial consultant/licensed banker
- Actively participate daily with IQ Leads program
- Interview loan applicants and gather related credit information
- Underwrite and document credits for decision-making and/or appropriate authority for approval
- Provide written credit analysis for the underwriting of the credit transaction
- Approve credit within lending authority as applicable
- Monitor and manage delinquent credits in loan portfolio
- Prepare loan package(s) that meet the Bank's underwriting standards
- Obtain non-interest income fees as established
- Maintain and service current loan relationship
- Maintain a quality portfolio
- Manage non-interest expenses over which have control or influence
- Maintain and report active loan prospects and pipeline of pending transactions
- Participate, as appropriate, in internal Loan Committee meetings
- Assure compliance with all Bank policies and procedures, as well as, all applicable state and federal banking regulations
- Maintain confidentiality of customer files
- Generate reports on branch products, services, accounts, deposits, and loans to analyze branch growth
- Ensures compliance with all Bank policies and procedures, as well as, all applicable State and Federal banking regulations

SECONDARY DUTIES:

- Perform other duties as assigned

SUPERVISORY RESPONSIBILITIES: There are no supervisory responsibilities assigned to this position.

QUALIFICATIONS: To perform this job successfully, an individual must be able to perform each essential duty satisfactorily. The requirements listed below are representative of the knowledge, skill and /or ability required. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

TECHNICAL REQUIREMENTS: Proficient in the use of Microsoft Excel, Microsoft Word, Bank information systems and software. Must have knowledge of banking laws and regulations. Must have in-depth knowledge of the legal, technical and regulatory aspects as they relate to consumer loans. Must possess in-depth understanding of the Bank's credit underwriting standards.

LANGUAGE SKILLS: Ability to read and interpret complex business and technical documents. Ability to write comprehensive and detailed business documents and correspondence, and a cohesive credit package. Ability to effectively present information to customers, management, in verbal and written format. Ability to communicate complex concepts and effectively present information and respond to questions. Ability to listen carefully, ask probing questions and interpret customer needs to determine type of transaction that is appropriate for customer.

MATHEMATICAL SKILLS: Requires ability to work with mathematical concepts such as ratio, and trend analysis. Ability to interpret numbers and the implication of the quantitative information as part of the decision process for approving transactions.

REASONING ABILITY: Must possess the ability to solve practical problems using prescribed and detailed procedures. Problems are routine with standardized solutions that require sound judgment.

EDUCATION: High School diploma required; Bachelor degree with a concentration in business preferred.

EXPERIENCE: Minimum experience required to be successful in this job is 2-5 years in the banking industry, and 1-2 years' experience in lending or loan documentation.

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 sit, stand, use hands to input data into the computer, and speak and hear. The employee is occasionally required to walk, stoop and lift files and boxes up to 20 pounds. Specific vision abilities required by this job include close vision.

WORK ENVIRONMENT: The work environment characteristics described here are representative of those an employee encounters while performing the essential functions of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

Work environment is a typical office setting. The noise level in the work environment is moderate.

The Middlefield Banking Company considers applicants for all positions, without regards to race, color, religion, gender, national origin, age, disability, marital status, veteran status, or any other prohibited basis of discrimination, as provided under applicable state and federal law.

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Please send cover letter, resume and salary requirements to Debbie Remias at dremias@middlefieldbank.com