



Commercial & Industrial Loan Officer

First Resource Bank, a thriving community bank headquartered in Exton PA and recognized as one of the “Best Places to Work”, is seeking a dynamic and motivated full-time Commercial & Industrial (C&I) Loan Officer

The C&I Loan Officer is responsible for developing and managing a portfolio of commercial and industrial (C&I) banking relationships by originating, structuring, closing, and servicing loans and deposits while delivering exceptional customer service and maintaining a high-quality loan portfolio. The position reports to the Chief Lending Officer.

Essential functions/responsibilities:

- Interview applicants to assess borrowing needs and collect required information, including loan applications, financial records, and personal financial statements, as applicable.
- Obtain and review credit reports and other required loan documentation, including EDR reports, title searches, flood certifications, and other due diligence materials.
- Analyze applicants' financial information, business operations, collateral, project details, and financial projections to determine loan feasibility and creditworthiness.
- Communicate with applicants throughout the lending process by answering questions and providing timely updates on loan status.
- Structure loan requests in accordance with bank lending policies and prepare complete credit presentations for the appropriate approval authority.
- Review loan documentation with clients prior to closing to ensure completeness and accuracy.
- Coordinate timely loan closings and funding while ensuring all conditions are satisfied.
- Manage ongoing customer relationships by servicing existing loans, processing new credit requests, and completing annual relationship reviews.
- Manage collection efforts and assist with early intervention strategies to minimize delinquency and credit risk.
- Develop and maintain collaborative relationships with internal departments, external partners, and community organizations to support lending activities.
- Participate in professional organizations, community events, and business development activities to promote the Bank and generate new business opportunities.

Competencies:

Knowledge, skills and abilities

- Excellent verbal and written communication skills.
- Excellent interpersonal and customer service skills.
- Attention to detail
- Relationship management
- Strong business development, networking, and relationship management skills with a proven C&I sales record.
- Excellent time management skills with a proven ability to meet deadlines.
- Strong analytical and problem-solving skills.
- Demonstrated collaboration across departments and with external customers.
- Ability to prioritize tasks
- Ability to function effectively in a fast-paced and occasionally high-pressure environment.
- Proficient with Microsoft Office Suite or related software

Supervisory Responsibilities:

- None

Education and Experience:

- Bachelor's degree in accounting, finance or related field is preferred.
- At least five years commercial banking experience.

Physical Requirements:

- Ability to travel locally for customer meetings and site visits.

First Resource Bank is an Equal Opportunity Employer

All interested candidates should click on the following link to apply:

<https://recruiting.paylocity.com/recruiting/jobs/All/03c33d56-8789-45c2-bf68-69ba32f70460/First-Resource-Bank>