



Commercial Loan Officer

First Resource Bank, a 17-year-old community bank headquartered in Exton PA, is looking for a motivated full-time position which serves as a Commercial Loan Officer.

The Commercial Loan Officer will be responsible for developing new business, underwriting, structuring, and closing commercial and consumer loans, as well as maintaining and servicing ongoing portfolio needs.

Primary duties include:

- Interview applicants to determine the actual loan need and gather information including financial records, application, and personal financial statement, where applicable
- Requests and reviews credit reports, pertinent other loan information including EDR, title search, and flood certification
- Analyzes applicant's financials, project, and projections for loan feasibility
- Engages with applicant with any questions and the movement of the loan request
- Structures the loan for approval based on current loan policies for proper approval including presentation to appropriate credit authority level
- Reviews loan documentation, prior to closing, with the client to confirm accuracy
- Ensures on-time loan closing and funding
- Maintains ongoing needs of relationship including new requests and annual reviews
- Manage any collections and assist with early intervention to minimize potential risks associated delinquency
- Growth goals will be in line with overall budget of Bank and dependent on level of experience
- Maintains inter-bank relationships
- Participate in professional organizations

Skills / Requirements:

- Excellent verbal and written communication skills
- Excellent interpersonal and customer service skills
- Excellent sales skills
- Excellent time management skills with a proven ability to meet deadlines
- Strong analytical and problem-solving skills.
- Strong supervisory and leadership skills both within and outside the organization, where applicable
- Ability to prioritize tasks
- Ability to function well in a high-paced, and at times, stressful environment.
- Proficient with Microsoft Office Suite or related software

Education and Experience:

- High school diploma or equivalent.
- At least three years related experience preferred

At First Resource, you will enjoy an incredible family-style, community-focused atmosphere. Our excellent benefit package reflects the respect and appreciation we have for our team members.

We offer:

- Excellent annual compensation commensurate with experience
- Health, dental, vision, short and long term disability and life insurance
- Enrollment in 401K plan with company contribution (after 6 months of service)
- Optional enrollment in ESPP stock plan (after 6 months of service)
- Paid time off

Additional days off for Federal Holidays

First Resource Bank is an Equal Opportunity Employer

Send resume, cover letter and salary requirements to HR@FirstResourceBank.com to apply