



Cashmere Valley Bank

Lender **I, II**

Location: Varies

Department: Home Branch

FLSA Status: Exempt

Grade/Level: \$53,217 - \$70,956 Annually

Work Schedule:

Available to work Monday through Friday from 8:00 am to 6:00 pm with weekends or overtime as necessary.

Job Status: Full Time

Reports To: Department Manager

Amount of Travel Required: Occasional

Positions Supervised: None

POSITION SUMMARY

Solicit, originate, process and close consumer and commercial loans with an emphasis on consumer loans. Works in support of branch/department manager. Performs a variety of follow-up duties including collecting past dues. Develops relationships that facilitate cross selling other bank services and referrals to the Financial Services Group.

ESSENTIAL FUNCTIONS

Reasonable Accommodations Statement

To accomplish this job successfully, an individual must be able to perform, with or without reasonable accommodation, each essential function satisfactorily. Reasonable accommodations may be made to help enable qualified individuals with disabilities to perform the essential functions.

Essential Functions Statement(s)

- Interview potential loan customers and take applications. Analyze loan requests, determine the proper structure and terms within loan policy and present to applicant. Ability to administer and deliver a complex array of loan products within a complex regulatory environment.
- Prepare loan document requests and send along with other required documents for each type of loan to Loan Administration for preparation of documents.
- Order, review and underwrite appraisals, appraisal reviews, title insurance, environmental reports and collateral insurance.
- Meet with customers at their convenience to close transactions and perform all necessary follow-up. Collect past due loans within the branch/department using phone calls and written correspondence. Document all collection efforts.
- Responsible for the preparation and maintenance or delegation of loan files, including collecting current financial statements, leases, UCC filings, flood insurance and collateral insurance as required by policy. Ensure that documents are processed in a timely manner to protect the Bank's interest in collateral securing a loan.
- Prepare comprehensive loan presentations as qualified loan requests are received. Maintain appropriate credit memos in loan files so any reviewer would be able to understand and evaluate the condition of the loan.
- Maintain growth and delinquency levels within a range acceptable by manager. Perform annual loan review and watch list reports as required by policy.
- Actively solicit new business. Seek referrals and leads from customers and affiliates and develop relationships within the community to build an identity as a person who can provide financial solutions. Identify opportunities and refer business to other departments of the Bank.
- Must be able to decline a loan request and provide a thorough explanation to the customer, provide possible alternatives and deal effectively with customer objections.
- Become effective in assessing the subjective factors of a borrower's credit profile to determine their willingness and ability to repay. Understand and apply the objective credit factors in assessing the borrower's request.
- Follow security procedures included in SAFECATCH.
- Provide branch/ department support as deemed necessary. Adhere to all policies, procedures and regulatory compliance requirements for Cashmere Valley Bank.
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- Regular, in person attendance is essential.
- Model and uphold the Mission Statement of Cashmere Valley Bank.
- Other duties as assigned. Job descriptions and duties may be modified if deemed necessary by management.

POSITION QUALIFICATIONS

Competency Statement(s)

- Accountability - Ability to accept responsibility and account for his/her actions.
- Accuracy - Ability to perform work accurately and thoroughly.
- Adaptability - Ability to adapt to change in the workplace.
- Assertiveness - Ability to act in a self-confident manner to facilitate completion of a work assignment or to defend a position or idea.
- Communication, Oral - Ability to communicate effectively with others using the spoken word.
- Communication, Written - Ability to communicate in writing clearly and concisely.
- Confidentiality - Keep all customer financial information strictly confidential.
- Customer Service - Ability to demonstrate continuous quality customer service to internal and external customers.
- Decision Making - Ability to make critical decisions while following company procedures.
- Detail Oriented - Ability to pay attention to the minute details of a project or task.
- Ethical - Ability to demonstrate conduct conforming to a set of values and accepted standards.
- Initiative - Ability to make decisions or take actions to solve a problem or reach a goal.
- Interpersonal - Ability to get along well with a variety of personalities and individuals.
- Judgment - The ability to formulate a sound decision using the available information.
- Multi-task - Ability to prioritize, manage and perform multiple tasks as warranted.
- Professionalism - Practice a high degree of professionalism with a positive attitude.
- Relationship Building - Ability to effectively build relationships with customers and co-workers.
- Reliability - The trait of being dependable and trustworthy.
- Self Motivated - Ability to be internally inspired to perform a task to the best of ones ability using his or her own drive or initiative.
- Team Player - Contribute to an overall team effort by being an effective team player.
- Time Management - Ability to utilize the available time to organize and complete work within given deadlines.
- Training - Successful completion of all in-house and off-site training as required.

SKILLS & ABILITIES

Education:	High School Graduate or General Education Degree (GED): Required Bachelor's Degree (four year college or technical school) Preferred, Field of Study: Business, Finance or Accounting
Experience:	Prior banking experience preferred.
Computer Skills:	Experience with Microsoft Word and Excel.
Certifications & Licenses:	
Other Requirements:	Willing to pursue continued education to expand and maintain skills.

PHYSICAL DEMANDS

N (Not Applicable)	Activity is not applicable to this position.
O (Occasionally)	Position requires this activity up to 33% of the time (0 - 2.5+ hrs/day)
F (Frequently)	Position requires this activity from 33% - 66% of the time (2.5 - 5.5+ hrs/day)
C (Constantly)	Position requires this activity more than 66% of the time (5.5+ hrs/day)

Physical Demands		Lift/Carry	
Stand	F	10 lbs or less	O
Walk	F	11-20 lbs	O
Sit	C	21-50 lbs	O
Manually Manipulate	C	51-100 lbs	N
Reach Above Shoulder	O	Over 100 lbs	N
Climb	O		
Crawl	O	Push/Pull	
Squat or Kneel	O		
Bend	O		

Grasp	C	12 lbs or less	O
Speak	F	13-25 lbs	O
		26-40 lbs	N
		41-100 lbs	N

Other Physical Requirements

- Vision (Near, Distance)
- Sense of Sound - Ability to hear customers.
- Sense of Balance

WORK ENVIRONMENT

Cashmere Valley Bank's work environment is generally considered low risk in environmental conditions such as extreme noise, heat, cold or atmospheric exposures. The possibility for personal injury is low.

Prepared by: HR Department Date: 5/17/2023

Employee Signature: _____ Date: _____

Supervisor/ Manager Signature: _____ Date: _____

The company has reviewed this job description to ensure that essential functions and basic duties have been included. It is intended to provide guidelines for job expectations and the employee's ability to perform the position described. It is not intended to be construed as an exhaustive list of all functions, responsibilities, skills and abilities. Additional functions and requirements may be assigned by supervisors as deemed appropriate. This document does not represent a contract of employment, and the company reserves the right to change this job description and/or assign tasks for the employee to perform, as the company may deem appropriate.