



JOB POSTING NOTICE

Position: Commercial Loan Officer

Location: Plano, TX

Hours: Monday – Friday: 8:00 AM – 5:00 PM

POSITION PURPOSE

This position is responsible for developing and generating new business for the Bank and for maintaining a loan portfolio that meets established lending requirements under federal and state regulations, internal bank policy, and procedures, which provides maximum profitability to Alliance Bank with a minimum of risk. This employee offers the customer the highest degree of service and promotes all Alliance Bank’s products and services.

SKILLS, KNOWLEDGE, AND PHYSICAL REQUIREMENTS

1. Ability to read, write and speak the English language, bilingual helpful.
2. High School diploma (or equivalency) and knowledge of specialized principles that would be obtained through a formal four (4) year academic program, and a minimum of eight (8) years' experience in a financial institution; or a combination of education and experience providing equivalent knowledge.
3. Must possess excellent interpersonal communication skills and have the ability to deal with and respond to employees, customers, third-party vendors, and salespersons with tact, diplomacy, and a sense of urgency.
4. Ability to analyze customers' creditworthiness.
5. Excellent ability to reach a wide range of customers and potential customers with ease and tact.
6. Ability to prioritize own tasks and responsibilities to ensure that excellent service to our customers is accomplished before most administrative functions are processed.
7. Previous experience in supervisory management is a plus.
8. Ability to work accurately under deadline situations and to adapt to a fast-paced environment.
9. Ability to present a professional demeanor at all times.
10. Ability to handle stressful situations through organization.

ESSENTIAL FUNCTIONS AND BASIC DUTIES

11. Personify Alliance Bank’s mission statement of *The best in all we do*.
12. Promotes Alliance Bank’s culture through all interactions modeling the Alliance Bank way of Customer Experience.
13. Contact and maintain a relationship with likely sources of community development information and directly promote Alliance Bank’s services where appropriate.
14. Utilize specific leads to generate opportunities for business development. This involves promoting Alliance Bank’s services, placing the prospect in contact with the appropriate Bank personnel, and following through to determine the results of the meeting.
15. Interviews loan applicants, collects, analyze financials, and related data, in order to determine the general creditworthiness of the prospect and the merits of the loan request.
16. Recommend and approve loans subject to lending authority limits set by the Board of Directors.
17. Establishes and negotiates where necessary the terms under which credit will be extended, including costs, repayment method, and schedule and collateral requirements.
18. Monitors loan repayments activities and takes necessary action to collect from past due accounts.
19. Work to develop new business and customer retention in the respective markets with the assistance of the Sulphur Springs office.
20. Exemplary attendance and punctuality.

***This is a summary of the requirements and essential functions.
The full job description is available upon request.***

Qualified applicants should submit a resume to HR@Alliancebank.com.



AN EQUAL OPPORTUNITY EMPLOYER