

<b>Job Title:</b>	Vice President (VP), Commercial Lender	<b>FLSA:</b>	Exempt
<b>Division:</b>	Banking	<b>Revision Date:</b>	10/31/2018

**Position Purpose:**

The VP, Commercial Lender is responsible for business development and relationship management of basic to the most complex credits to solicit and originate commercial business. Position consists of managing asset quality of Commercial portfolios, retention and overall relationship management of business banking.

**Essential Functions:**

- Responsible for meeting or exceeding loan production goals of a medium to large commercial loan and deposit portfolio in compliance with all legal and regulatory requirements to maximize profitability of the organization while minimizing risk.
- Prepare and present basic to the most complex credits, including write-ups. This will include analyzing financial and related data, summary of credit risks, identification of loan policy exceptions, proposed improvements to loan structure, and assessment of the loan rating.
- Develops key relationships in the market by promoting a positive image of Midwest Heritage in the community through active participation in professional and civic group activities.
- Provide loan operations the needed information in a timely manner to ensure credit files are up to date and in compliance as measured by technical exception report (tickler.)
- Build additional relationships across Midwest Heritage banking (deposit, mortgage, etc.), financial and insurance services, to existing and potential commercial customers.
- Actively participates in the strategic planning, development and marketing of commercial loan programs including developing pricing strategies and completing assigned projects. Analyzes and monitors various industries, market trends, economic risks and other related factors to identify business development and service opportunities.
- Evaluate and monitor various industries, market trends, economic risks, and other related factors and make recommendations to lender and/or loan committee including ways to improve risk management processes
- Mentors, trains and assists less experienced peers on complex credits.

**Secondary Duties and Responsibilities:**

Performs other job-related duties and special projects as required.

**Knowledge, Skills, Abilities Required:**

- Commitment to the Midwest Heritage mission and willingness to promote the values of the organization.
- Proficient in Microsoft Office programs including Word, and PowerPoint with advanced proficiency in Excel.
- Expert analytical, credit and decision making skills
- Strong internal and external interpersonal and customer service skills

- Expert understanding of sales and negotiation techniques, practices and the ability to apply them successfully.
- Strong verbal and written communication skills.
- Expert knowledge of lending and sales principles, processes and practices including credit analysis, underwriting, interest rates, payments, loan policy, etc.
- Expert knowledge of regulatory, legislative and technological changes that affect commercial lending.

**Education, Experience, and Other Requirements:**

- Bachelor's Degree in Finance, Business or related field with a minimum of 10-15 years commercial lending experience.
- Must have valid driver's license and meet requirement for use of company vehicle.

**Reporting Relations:**

Accountable and Reports to: SVP, Senior Lender

Supervisor Responsibilities: None

**Working Conditions and Physical Requirements:**

- The duties of this position are normally performed in a general office setting. This is a fast paced work environment.
- This position is classified sedentary/light and requires the ability to sit for long periods of time.
- There is frequent pressure to meet deadlines and handle multiple projects in a day.
- Visual requirements include: ability to see detail at near range with or without correction.
- Must be able to perform the following physical activities: sitting for long periods, talking (in person and by telephone), hearing and repetitive motions.

**Travel:**

10 - 15% travel mainly local and regional. (Non-mobile Lenders)

100% travel mainly local and regional. (Mobile Lenders)

**Equipment Used:**

Computer (PC with Microsoft Office programs), telephone, calculator, telephone, copier, fax, and printer.

**Other Position Requirements:**

Contacts: This position works with Midwest Heritage employees, customers, Hy-Vee employees, vendors and outside agents doing direct business with Midwest Heritage.

Confidentiality: This position has the responsibility to protect the privacy and confidentiality of customers, employees and bank/insurance/financial information at all times.

In the performance of their respective tasks and duties all employees are expected to:

- Perform quality work within deadlines.
- Interact professionally with other employees, customers and suppliers.
- Work effectively as a team contributor on all assignments.
- Work independently while understanding the necessity for communicating and coordinating work efforts with other employees and organizations.

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This job description is not designed to cover or contain a comprehensive listing of activities, duties or responsibilities that are required of the employee. Other duties, responsibilities and activities may change or be assigned at any time with or without notice.

Your signature indicates that you have reviewed this job description and understand all expectations. Please return a signed original to Human Resources for the employee file.

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**Employee Name (please print)**

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**Signature of Employee**

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**Date**