



**Position Title: Loan Officer**  
**FLSA Status: Exempt**  
**Reports To: Branch Manager**  
**Date Posted: April 2026**

**Position Summary:**

The Loan Officer will review loan applications to evaluate, authorize, and/or recommend the approval of commercial, credit, or real estate loans.

**Essential Job Functions**

- Assist potential borrowers with completion of initial loan applications; review submitted applications for accuracy and completion, request additional information or details as needed.
- Verify information and financial history provided; acquire borrowers credit reports from major credit reporting bureaus.
- Submit applications to credit analysts or, when appropriate, examine application and creditworthiness of potential borrower; determine or make recommendations regarding approval or denial/modification of requested loan.
- Approve or, when outside pre-approval lending limits, refer loans to management for analysis and approval.
- Ensure loan agreements are completed according to policy; calculate and explain payment schedules.
- Explain different lending and credit options and bank products to potential and current clients.
- Maintain credit and lending records and files.
- Maintain a robust referral network in the local banking community with builders, real estate agents, and other related businesses.
- All other duties as assigned.

**Skills and Education**

- Excellent verbal and written communication skills.
- Excellent interpersonal, customer service, and sales skills.
- Extremely proficient with Microsoft Office Suite or related software program.
- Thorough understanding of all internal, agency sponsored, or government guaranteed programs associated with various loan types originated by the loan officer.
- Bachelor's Degree in Finance or Business Administration, preferred.
- Certification of any mandatory state loan officer training or licensing, preferred.

**Physical Requirements**

The physical demands described here are representative of those that must be met by an employee to successfully perform the essential functions of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions. While performing the duties of this job, the employee is regularly required to stand, walk, use hands to handle or feel, reach with hands or arms, talk or hear. The employee must regularly lift and/or move up to 15 pounds. The employee must be able to lift and/or move up to 25 pounds occasionally.

**Working Environment**

While performing the duties of this job, the employee will be exposed to indoor conditions. The noise level in the work environment is usually moderate.

**Employee Acknowledgment**

I acknowledge that I have received, read, and understand the duties and expectations for the job listed above. I agree to perform the duties outlined and to comply with all standards established in the performance of this job.

Employee Signature: \_\_\_\_\_

Date: \_\_\_\_\_

Employer Signature: \_\_\_\_\_

Date: \_\_\_\_\_