

JOB DESCRIPTION

JOB TITLE: Loan Officer or AVP or VP DATE: July 3, 2013

DEPARTMENT: Commercial Lending **REVIEWED BY:** VP, Group Manager

Commercial Lending

GENERAL SUMMARY:

All positions at Founders Bank & Trust require a high level of commitment to exceptional client service and client relationship development. All Bank employees must be enthusiastic about this commitment and exhibit it at all times. The Loan Officer or AVP or VP is responsible for promoting a favorable bank image by selling and closing loan products and building business relationships with clients, referral sources and within the community.

Officer

The Loan Officer will begin building a strong portfolio of loan relationships immediately upon attaining this position. Based upon the current size of the Bank and its lending capacities, annual portfolio growth expectations will be \$2 million to \$4 million, and a portfolio of \$10 million to \$15 million is expected in 3 to 4 years as Loan Officer. The Loan Officer will generally support the existing relationship networks within the Bank, inheriting relationships and taking referrals from other lenders and staff.

Assistant Vice President

The AVP will continue building a strong portfolio of loan relationships upon attaining this position, and make a strong effort to call upon and add prior relationships if joining Founders from another bank. Based upon the current size of the Bank and its lending capacities, annual portfolio growth expectations will be \$3 million to \$5 million, and a portfolio of \$15 million to \$30 million is expected in 3 to 4 years after becoming AVP. The AVP will occasionally support the existing relationship networks within the Bank, inheriting relationships and taking referrals from other lenders and staffing, however, they are expected to have a fully developed and consistent outside referral network that drives primary volume. The primary differentiations between the Loan Officer and AVP positions are experience, presence of a solid referral network, and consistency of growth in portfolio volumes.

Vice President

The VP will continue building a strong portfolio of loan relationships upon attaining this position, and make a strong effort to call upon and add prior relationships if joining Founders from another bank. Based upon the current size of the Bank and its lending capacities, annual portfolio growth expectations will be \$3 million to \$5 million. If joining Founders from another bank, portfolio growth will be consistent and the VP should grow into a portfolio of \$30 million to \$45 million. If being promoted internally, a portfolio of \$30 million to \$45 million is expected in 3 to 4 years after becoming VP. The VP will occasionally support the existing relationship networks within the Bank, inheriting relationships and taking referrals from other lenders and staffing, however, they are expected to have a fully developed and consistent outside referral network that drives primary volume. The primary differentiations between the AVP and VP positions are experience, presence of a solid referral network, consistency of growth in portfolio volumes and size of portfolio under management.

This job description reflects the general details of the specific job identified and is not necessarily a complete listing of all the frequent and infrequent essential functions that may be involved in the job.

All employment with Founders Bank & Trust is at-will, which means that the company has the right to terminate employment and compensation at any time and for any reason, as does the employee. Nothing contained herein is intended to create any contractual obligation. No one other than the Board of Directors may make any contrary commitments.



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ESSENTIAL FUNCTIONS:

Business Development and Client Relations

- 1. Energetically develops a 'raving fans' environment when dealing with internal & external clients.
- 2. Develops superior external referral sources and relationships with new and current clients to assure attainment of commercial loans to meet current and future individual/departmental goals and maximize business profitability and growth.
- 3. Interviews loan applicants and collects pertinent income, credit and background information with proficiency for all commercial loan types.
- 4. Adequately assesses and effectively responds to client needs, industry trends and other factors.
- 5. Makes sound credit decisions and authorizes loans for approval or denial based on the guidelines as outlined in the Bank's Loan Policy.
- 6. Responds to client's needs and the current banking environment by offering creative solutions and adapting our products and services when necessary.
- 7. Reviews and presents loans for approval in weekly committee meetings.
- 8. Mentors credit analysts and participates in joint calls to assist in analyst's development.
- 9. Submits a complete file to Loan Services for documentation.
- 10. Cross sells other bank products and services including; deposit accounts, consumer loans, mortgage loans and trust services.
- 11. Maintains personal contact with clients to the greatest degree possible. Effectively responds to cases requiring special attention.
- 12. Through all business development and client relations projects a positive image to the clients, industry representatives and community members at all times.

Portfolio Management

- 13. Monitors and ensures asset quality of loan portfolio.
- 14. Monitors and manages all maturities, renewals, delinquencies and exceptions in a timely fashion.
- 15. Monitors loans and supervises the servicing of these loans at various stages including maturity, delinquency, renewals, etc.
- 16. Properly evaluates loans for potential loss. Identifies and approves all loans to be turned over to legal counsel for action.

Community Involvement

17. Participates in various community projects, committees, and professional organizations while continuously being an excellent ambassador for Founders Bank & Trust.

Compliance

18. Monitors all loans and products for regulatory compliance including documentation, record keeping, origination, collection laws and regulatory reporting.

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- 19. Ensures departmental compliance with all relevant industry laws and regulations, both state and federal.
- 20. Ensures that all bank assets and funds are appropriately safeguarded and that the Lending department has adequate security.
- 21. This list of essential functions is not complete and will be supplemented as necessary.

KNOWLEDGE, SKILLS, AND ABILITIES:

- 1. Excellent communication skills (verbal, written and presentation) with the ability to interact professionally with employees, clients, vendors and the community.
- 2. Strong interpersonal skills including an energetic sales mentality.
- 3. Ethical with the ability to be decisive and exercise sound judgment in directing client relations and business development to promote overall business growth.
- 4. Excellent problem solving and negotiation skills with the ability to achieve desired result while maintaining positive client relations.
- 5. Proven analytical skills.
- 6. Strong knowledge of legal and regulatory areas applicable to commercial lending.
- 7. Possesses an understanding of numerous types of industries.
- 8. Ability to work politely and effectively with others and contribute to a team approach in the department.
- 9. Ability to operate: PC, Outlook, Word, Excel and bank software.
- 10. Ability to meet attendance requirements; this position is exempt from overtime (exempt).
- 11. Excellent credit history.

WORK ENVIRONMENT:

A clean office environment consisting of open work areas.

PHYSICAL DEMANDS:

Ability to move about the office effectively. Ability to effectively use all tools and equipment needed. Must be able to lift up to 15 pounds. Ability to travel locally to meet clients and make sales calls.

MINIMUM POSITION REQUIREMENTS (Education, Experience, and Certification):

- 1. Bachelor's degree in a business related subject or a level of experience that is comparable to.
- 2. Formal Credit training with Founders or another banking institution is strongly preferred.
- 3. Minimum three years experience as a lender required for AVP position.
- 4. Minimum ten years experience as a lender required for VP position.
- 5. Commercial Real Estate experience is preferred.

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