OPPORTUNITY BANK OF MONTANA JOB DESCRIPTION

Job Title: Commercial/Ag Loan Officer

Position Summary: Generate quality loans; build full relationships with loan customers that include referrals for other Bank products and services.

Core Competencies

Demonstrated ability:

- To maintain confidentiality
- To provide excellent customer service
- To handle stress and meet deadlines/goals
- To work independently and as a team member
- To perform basic math functions
- In attention to detail and accuracy
- In computer use including Microsoft Office Suite
- In oral communication and interpersonal skills
- In judgment and decision-making
- In analytical and problem-solving skills
- In time management
- To identify and present appropriate credit solutions
- To analyze financial statements and tax returns

Physical Requirements

Ability to:

- sit for extended periods of time
- use telephone frequently
- extensive use of computer screen
- normal or correctable to normal vision and hearing
- reach, stand and walk on frequent basis
- lift and carry up to 20 pounds on occasional basis
- kneel, crouch and climb on occasional basis

(Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions)

Environmental Demands

Exposed to potential hazard of robbery – position receives detailed instructions to minimize risk

Education and Experience Requirements

High school diploma or equivalent

Education and Experience Preferences

4-year college degree (accounting, business, finance, management or related) and 2 years relevant experience - or equivalent combination of education & experience

Sales experience

Extensive knowledge of loan guidelines, products and services

Knowledge of and/or experience with SBA guaranteed and rural development B & I loan programs, FSA loan programs

<u>Licensing/Certification Requirements</u>

Current National Mortgage Licensing System (NMLS) registration or ability to obtain NMLS registration.

Other Requirements

FLSA Status

Eligible for overtime pay	
Exempt from overtime compens	ation

Supervisory Responsibilities

Classification Level

Wage Band D

Work Hours

Typical schedule may be varied and flexible Monday-Friday between 7:30 a.m. – 6:30 p.m. with flexible hours as needed during peak times, vacations, and sick leave. Some job positions regularly work Saturday shifts and supervisor will advise if applicable to this job position.

Employee may also be required to work extended hours on an occasional basis in order to fulfill job duties and responsibilities as outlined in Essential Functions & Key Areas of Responsibility.

Essential Functions & Key Areas of Responsibility

- Actively participate in new business development program.
- Interview applicants for commercial, Ag and consumer loans and negotiate credit terms such as costs, loan repayment methods and collateral specifications.
- Structure and analyze new and renewed loan requests and make loans within lending authority.
- Close loans, complete file documentation, and maintain files.
- Manage all aspects of an assigned portfolio of loans and relationships.
- Monitor compliance with loan policies and appropriate regulations.
- Collect past due loans or work with Loss Mitigation staff in collection of delinquent accounts.
- Send financial statements to credit analysts for spreading and analysis.
- Handle customer service matters and inquiries for lending and non-lending issues. Advise and assist commercial loan staff with resolutions for customers with difficult issues.
- Provide informal training and guidance for less experienced lenders.
- Participate in community activities and organizations.
- Cross sell all company products and services; refer appropriate banking opportunities to other departments and personnel.
- Serve as member of the Bank's Officer Loan Committee and participate in other ad hoc committee activities.
- Manage technical and policy exceptions.
- Perform other related duties as assigned.

Disclaimer: The information portrayed on this job description has been designed to indicate the general
nature and level of work performed by employees within this classification. It is not designed to contain
or be interpreted as a comprehensive inventory of all duties, responsibilities, and qualifications required
of the employees assigned to this job.

Employee Signature Date	Employee Signature		Date
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