



**Job Title:** Loan Officer

**Job Status:** Full Time, Exempt

**Department:** Lending

**Reports to:** Chief Lending Officer

**Position Summary:** The Loan Officer position is responsible for cultivating relationships with new and existing clients to grow and expand the loan portfolio of TRCB. The Loan Officer is responsible for maintaining constant, courteous, and professional contact with TRCB customers, both internally and externally.

**Duties/Responsibilities:**

- Advise and educate the loan application process with new and existing customers.
- Review loan applications from prospective borrowers based upon all applicable lending regulations and TRCB guidelines.
- Build and maintain a working knowledge of TRCB's products to make recommendations to clients.
- Ensure proper information and documentation is collected from customers during the underwriting process.
- Maintain and enhance current knowledge of all applicable lending regulations.
- Provide professional contact to customers, service providers, real estate agencies, and referral partners.
- Represent and promote TRCB within the community through participation in bank sponsored events, philanthropic opportunities, and civic events.

**Position Skills and Requirements:**

- Exhibits a positive attitude towards internal and external customers.
- The ability to effectively interpret and communicate with customers and employees in oral and written form.
- 3-5 years of banking experience is required. Lending experience is preferred.
- Customer service experience is required.
- Current NMLS certification preferred, but not required.

**Education:**

- High school diploma or equivalent required.

**Working Conditions:**

- Duties are performed in an office environment in a professional business setting.
- Occasional travel is required to attend work and client meetings.

An individual must be able to perform, with or without reasonable accommodation, each essential function satisfactorily. Reasonable accommodations may be made to help qualified individuals with disabilities perform the essential functions. The statements herein are intended to describe the general nature and level of work being performed but are not to be seen as a complete list of responsibilities, duties, and skills required of personnel so classified. Also, they do not establish a contract for employment and are subject to change at the discretion of the employer. This is not a remote position.