

Florida Capital Bank Job Description

Job Title: Senior Commercial Lender
Department: Commercial Banking
Reports To: President
FLSA Status: Exempt
Date: September 14, 2018

Summary:

This is a loan production and leadership position requiring strong credit and business development skills, and the ability to lead the sales efforts of commercial lenders and small business lenders. Build quality relationships to achieve personal and team production goals for loans and deposits and establish a strong referral network to generate and close loans, within the bank's credit risk profile and pricing expectations. Active participation in civic and community activities is expected to promote Florida Capital Bank and develop new business.

Essential Duties and Responsibilities

Identify and solicit new business relationships. Interview new and existing prospects to gather information relative to their business needs, abilities and earnings to determine whether loans may be an acceptable risk. Generate qualified referrals to other bank departments and grow deposits in addition to loans.

Directly manage a team of lenders in the Jacksonville market. Ensure all lenders know the sales strategy, target markets, loan structure and pricing guidelines, production goals, incentive opportunities, loan and deposit products, reporting and compliance responsibilities. Lead regular team meetings to motivate production and communication and review sales efforts and pipeline. Serve as a model for developing business and assist team members by coaching, vetting opportunities, providing input on term sheets, Credit Authorization Report content, and guiding sales efforts.

Recruit, interview, onboard, train, and mentor new lenders to the team and support them in their growth and development.

Work with clients to gather all required documentation, prepare the loan request for credit underwriting, obtain required approvals, and successfully close the loan. Utilize tools and systems to ease the flow of communication and data to underwriting and loan operations department and ensure lending team follows established procedures.

Actively participate in external community activities including trade show exhibits, grand opening events, chamber functions, community service organizations, conferences, and other small business functions in order to promote Florida Capital Bank and to develop a business referral network.

Meet and exceed established annual goals for personal production and team production.

Comply with all FLCB policies and procedures including BSA and Regulatory requirements. Complete all required training.

Provide outstanding customer service and interacts with fellow employees in a manner that promotes teamwork and professionalism. Represent Florida Capital Bank as a respected business professional.

Performs other duties as assigned, including special projects

Qualifications/Required Skills:

- * Bachelor's degree required, preferably in Business or Finance; or equivalent work experience.
- * Minimum 5 years recent experience as a Commercial Lender with a financial institution in the Jacksonville market.
- * Minimum 10 years in financial industry sales with at least 3 years management/supervisory experience.
- * Ability to independently screen for credit worthiness of a prospective client; thorough understanding of commercial credit underwriting process
- * Energetic, results-oriented leader with proven record of sales results.
- * Commitment to outstanding customer service and desire to help business owners meet their financial needs.
- * Well established referral network with stable work history
- * Strong interpersonal, organizational and communication skills

Desired Skills/Experience:

SBA Lending experience, and knowledge of SBA loan programs including eligibility and documentation requirements

Language Ability:

Ability to read, analyze, and interpret the most complex documents. Ability to respond effectively to the most sensitive inquiries or complaints. Ability to make effective and persuasive speeches and presentations

Math Ability:

Ability to calculate figures and amounts such as discounts, interest, commissions, percentages, volume.

Reasoning Ability:

Ability to apply principles of logical or scientific thinking to a wide range of intellectual and practical problems.

Computer Skills:

Requires knowledge of spreadsheet software, loan and deposit systems, and Microsoft Office programs.

Physical Demands:

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 walk, sit, talk, hear, and drive. The employee is frequently required to stoop, kneel, or crouch; use hands and reach with hands and arms. The employee must occasionally lift and/or move up to 25 pounds. Specific vision abilities required by this job include close vision and distance vision. This is an outside sales position requiring the physical stamina for daily traveling to the offices of customers and prospects. Traveling to restaurants to entertain clients or to business meeting venues is common. Before and/or after hours or weekend event attendance is required; approximate frequency is once or twice per week. Some overnight travel.

This job description is not an employment agreement or contract, and has no effect on the Bank's employment at will policy. Management has the exclusive right to alter the scope of the work contained in this job description at any time without prior notice.

I can perform the essential duties and I accept the job responsibilities as outlined in this job description.

Employee Signature: _____ Date: _____