

# Internal Job Posting

**Date:** 06/01/15  
**To:** All Employees  
**CC:** Branches  
**From:** Terry Beaulieu  
**RE:** Full Time Commercial Lender (Fort Kent)

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We are seeking an individual to be a **Full Time Commercial Lender**. See attached for Job Description/Duties.

The successful candidate will have demonstrated a personable and helpful demeanor, will be well organized and adjust to changing workloads. The successful candidate must have related experience, accounting skills, computer program knowledge and be a team oriented individual.

In considering who should fill the position, the management team will consider the individual's capabilities first and seniority second.

All interested persons must notify their immediate supervisor and complete a letter of application, indicating why he or she is interested in the position as well as why he or she should be considered for the position. Please submit your letters to Terry on or before 8:00 am, Friday, June 6, 2015.

Posted: Main Office - Eagle Lake – Ashland – Van Buren – Fort Kent – Presque Isle

## Internal Job Posting

### **Title: Commercial Lender**

Reports To: VP of Commercial Lending

#### ***Purpose:***

Responsible for gathering new/current Commercial Loan Business. Interviewing applicants for commercial loans and processing appropriate documentation for such loans. Approve or deny loan applications based on analysis and assigned loan authority. Also has secondary responsibility to provide other types of non-business loans.

#### ***Duties and Responsibilities:***

1. Gather background information on loan applicants by interviewing loan applicants and obtaining credit bureau reports.
2. Assist members with the loan application process to ensure completeness of information. Help members devise appropriate business plans.
3. Pull credit bureau reports for all accounts, verify debts, estimate monthly payments for any outstanding debts not listed and add them to debts on application.
4. Calculate debt coverage ratios on loan applicants.
5. Calculate how much of a loan applicant's debt is secured or unsecured.
6. Complete loan applications over the phone for consumer loans.
7. Determine collateral needs and payment plans for members applying for loans.
8. Approve or deny loan applications, along with the commercial loan committee, within assigned loan authority. Package loan requests for approval using required format and thorough underwriting analysis.
9. Explain reasons for denial, and explore options for members when loans are denied (ie SBA, FAME, Northern Maine Development, Loan Participation etc).
10. Complete loan documents and disburse loans when approved.
11. Implement new commercial loan products and services in accordance with management direction.
12. Cross-sell credit union products and pursue commercial business development activities. Make outside calls as needed.
13. Monitor and report status of credit union's commercial loan portfolio and calculate regulatory commercial loan limits.
14. Administer all day-to-day follow-up aspects of commercial loan portfolio including acquisition of required financial statements, tax returns, or collateral valuations.
15. Perform other duties as assigned by supervisor.