



Commercial Loan Officer

About Us:

Founded in 1828, Centreville Bank is dedicated to delivering "Banking the way you want" to our customers. We are one of the region's most stable and well-capitalized banks, with a growing presence that reaches into every corner of Rhode Island and nearby Massachusetts and Connecticut.

Summary:

The VP, Commercial Loan Officer at Centreville Bank is responsible for the development and maintenance of a profitable, strong commercial loan portfolio. In this role, you will provide superior service in order to build commercial relationships and promote growth of the Bank, acting as a valuable liaison between the Bank and its commercial customers, and between the Bank and the financial community.

Key Responsibilities

- Manages existing commercial loan portfolio which includes meeting existing customers, handling new requests, structuring, renewals, and restructuring.
- Handles new requests from prospective business customers.
- Works closely with Credit Manager and Commercial Team Leader, presenting credit requests to Credit Committee and Credit Risk and Investment Committee as appropriate.
- Leverages proactive calling and networking events to develop new relationships.
- Continues to build upon education and knowledge of Commercial Lending; maintains current knowledge and consistent compliance with regulations, bank policies and procedures related to the position, including but not limited to Bank Secrecy Act (BSA) and Office of Foreign Assets Control (OFAC) requirements.
- Interviews loan applicants, obtains reviews, analyzes, processes and compiles necessary financial information in order with process commercial loan and line of credit loan requests, recommending terms and conditions for commercial loans, ensuring that all loan customers are treated courteously and provided with timely and efficient service.
- Provides loan status reports to management and department statistics on Bank commercial products; provides input to management in order to improve loan services for the benefit of the customer and the bank.
- Reviews large and / or unusual loan requests and accepting or rejecting the loan within authority limits.
- Participates in new business development activities.
- Other duties as assigned.

Required Experience/Education

- Bachelor's degree and 5 - 7 years' relevant experience in a financial institution.
- Strong sales, organizational, managerial and interpersonal skills.
- The position requires the ability to read and interpret documents, along with the ability to write routine reports and correspondence.
- Effective communication skills, including the ability to confidently present to large groups
- Must be able to interpret financial statements and legal documents.
- Must have experience with Word, Excel and spreadsheets.
- Ability to perform each essential duty satisfactorily, and comply with all Federal and State Regulations, and internal banking procedures.

Salary Range: Commensurate with experience.

Centreville Bank offers a competitive salary and benefits package that includes medical and dental coverage, life insurance, disability insurance, 401(k) plan, paid time off and holidays.

To be considered for this position please forward resume and salary requirements to careers@centrevillebank.com or mail to Centreville Bank, Human Resources, 1218 Main Street, West Warwick, RI 02893.

Centreville Bank is an Equal Opportunity Employer. All positions are subject to periodic evaluation.