

**AMERICAN NATIONAL CORPORATION
JOB DESCRIPTION**

JOB TITLE: Lender II (33)

DEPARTMENT: Lending

GRADE LEVEL: K

EEO TITLE: 4 Sales Workers

CLASS: Exempt

JOB GROUP: Sales

DOO: 1/94 **DOR:** 4/07

JOB SUMMARY:

Develop and manage lending, deposit and other banking relationships of commercial business through relationship banking while operating within lending authority. Responsible for developing commercial, small business, commercial real estate, professional/executive, construction, agricultural and/or private banking business relationships by calling on current and prospective customers. Manages such loan accounts that meet established lending requirements and provides maximum profitability to the bank at minimum risk. Encourages customers to participate or purchase other bank services. Responsible for timely completion of required training applicable to the position and regular and effective application of such training in the performance of the position.

ESSENTIAL JOB FUNCTIONS:

Lender II handles loans of larger amounts and key bank customers. Provides subordinate lenders with functional guidance.

1. Calls on potential or existing customers to develop new business and increase or retain existing business. (45%)
2. Attend to the needs of present and potential customers seeking loans that may involve unsecured funds and/or credit secured by mortgages or other collateral. (30%)
 - a. Interviews applicants to develop information concerning their businesses, needs, desires, abilities, and earnings to determine whether a loan may be an acceptable risk.
 - b. Obtains and directs the analysis of all necessary financial data.
 - c. Conducts credit checks and makes plant or company visits as necessary.
 - d. Makes decisions on loans and terms if within own lending limits, or makes recommendations to a superior.
 - e. Directs loan preparations to insure adherence with loan policy.
3. Oversees current loans and credit lines to ensure complete conformity with terms and awareness of developing trends. (10%)
4. Provides customers with routine platform services, such as approving checks for cashing or handling customer problems. Gives financial advice and counsel to customers and prospective customers. (5%)
5. Participates in community affairs to increase the bank's visibility and to enhance new business opportunities. (5%)

MARGINAL JOB FUNCTIONS:

1. Performs other duties and prepares other reports, such as on problem loans as assigned by management. (5%)

PERSONAL FINANCES: Must have the ability to manage personal finances.

NECESSARY KNOWLEDGE, SKILLS & ABILITIES:

1. Knowledge of lending business, with expertise in commercial, small business, commercial real estate, private banking and/or agricultural business as applicable to Lender level.

2. Skill in managing financial matters and business management.
3. Skill in operating office equipment such as: computer terminal, adding machine, copy machine and dictaphone.
4. Ability to effectively communicate with customers and co-workers.
5. Ability to use good judgment to make decisions.
6. Ability to work under pressure and handle multiple tasks.

EDUCATION & EXPERIENCE:

1. Degree in Business Administration and/or equivalent work experience.
2. Three to five year experience in commercial lending.
3. Previous sales experience helpful.

PHYSICAL REQUIREMENTS:

0-24% 25-49% 50-74% 75-100%

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| Seeing: Must be able to read documents, computer screens, reports & other communication. | | | | X |
| Hearing: Must be able to communicate with customers. | | | | X |
| Standing/Walking: Must be able to get out to visit customers. | | X | | |
| Climbing/Stooping/Kneeling etc.: | X | | | |
| Fingering/Grasping/Feeling: Must be able to write and use keyboard. | | | | X |

PHYSICAL DIMENSIONS:

Sedentary Work: Exerting up to 10 pounds of force occasionally and/or a negligible amount of force frequently or constantly to lift, carry, push, pull or otherwise move objects, including the human body. Job involves sitting most of the time and if walking and standing are required, only occasionally.

NOTE: The statements herein are intended to describe the general nature and level of work being performed by employees assigned to this classification. They are not intended to be constructed as an exhaustive list of all responsibilities, duties, and skills required of personnel so classified.