



**UNITY NATIONAL BANK
JOB ANNOUNCEMENT
(September 12, 2018)**

Job Title: LENDING OFFICER
Department: Lending
Reports to: Senior VP-Commercial Lender, President & CEO/CLO
Start Date: Immediately

Minimum Requirements
(See attached Job Description)

Successful candidate will be responsible for managing a loan portfolio by soliciting, underwriting and coordinating closing of new and renewed loans; providing banking services and financing to customers in a profitable manner for the Bank and in compliance with the Bank's lending policies and procedures and all applicable state and federal banking regulations; and actively participating in sales management and officer call programs.

- At least a 4-year college degree from accredited university.
- Minimum three (3) to five (5) years' commercial lending banking experience.
- Formal credit training is desirable.
- At least two (2) years' supervisory experience is desirable.
- Must have the ability to efficiently analyze and spread financial statements.
- Advanced written, oral, problem solving and interpersonal skills.
- In-depth knowledge of banking operations and government regulations related to lending.
- Advanced PC skills including Word and spreadsheet applications.

Interested candidates should complete and turn in an in-house job application to the Personnel Department no later than **Monday, September 17, 2018**. An in-house job application should be completed when applying for this position (available under postings).

Remember Unity's Employee Referral Program

For referrals on:

- New part-time employees, it is \$75.00 after 3 months and another \$75.00 after six months of employment.
- New full-time employees, it is \$150.00 after 3 months and another \$150.00 after six months of employment.
- New officers, it is \$300.00 after 3 months and another \$300.00 after six months of employment.
- New Senior Officers, it is \$500.00 after 3 months and another \$500.00 after 6 months of employment.

Unity National Bank
An Equal Opportunity Employer

JOB DESCRIPTION

JOB TITLE:	Lending Officer <i>(Title of Officer, AVP, or VP)</i>	FLSA: Exempt
NAME:		
REPORTS TO:	Senior VP-Commercial Lender President & CEO, CLO	

GENERAL SUMMARY (What is done and why)

This position is primarily responsible for soliciting negotiating, underwriting and coordinating the closing of new and renewed commercial, consumer, residential, and SBA loans in compliance with the Bank's lending policies and procedures; manages existing portfolio to maintain profitability, analyzes and structures loan requests to ensure loan profitability; develops business checking and deposit relationships with customers; and promotes business for the Bank by maintaining good customer relations and referring customers to appropriate staff for new services. Work is varied in nature with changing priorities. This position requires a high degree of initiative, discretion and judgement. Incumbent applies advanced knowledge of Bank products, services and operations to work performed. Works under limited supervision and assures compliance with all bank policies and procedures as well as all applicable state and federal banking regulations including the Bank Secrecy Act.

ESSENTIAL FUNCTIONS (Majority of duties, but not meant to be all inclusive nor prevent other duties from being assigned as necessary)

Administrative:

- Responsible for assisting in attaining established Bank goals through active participation in sales management and officer call programs.

Functional:

- Interviews applicants to develop information concerning loan needs, earnings, and financial conditions in order to determine if a loan is an acceptable risk.
- Obtains credit information from investigations, makes loan decisions if within own lending limits or makes recommendations to Loan Committee and communicates decisions to applicants.
- Structure loans, prepares loan worksheet, closes loans.
- Identifies problem loans and follows up on past due loans.
- Maintains and develops client relationships through effective communication and personal contacts to promote new business or to retain and enhance existing customers
- Promotes business development in the community.
- Performs other duties as assigned by SVP-Commercial Lender, President & CEO/CLO.

KNOWLEDGE, SKILLS & ABILITIES (Minimum education, experience, technical and communication skill levels and licenses/certificates normally required to perform the duties of this position.)

- Formal credit training is desirable.
- At least two (2) years' supervisory experience is desirable.
- Advanced analytical and problem solving skills
- In-depth knowledge of banking operations, products/services and related regulations related to Lending and Operations functions
- Advanced PC skills including word processing and spreadsheet applications
- Demonstrated ability to work in a pressure oriented environment
- Advanced written, oral and interpersonal skills with ability to resolve customer complaints and supervise others.

This level of knowledge is normally acquired through completion of at least a 4-year college degree from an accredited university and minimum of three (3) to five (5) years' commercial lending experience. Experience in a high volume atmosphere desired but may be reconsidered if other circumstances apply.

WORKING CONDITIONS (Typical working conditions associated with this type of work and environmental hazards, if any, that may be encountered in performing the duties of this position.)

Internal – Work is normally performed in climate controlled office environment, where exposure to conditions of extreme heat/cold, poor ventilation, fumes and gases is very limited. Noise level is moderate and includes sounds of normal office equipment (computers, telephones, etc.). No known environmental hazards are encountered in normal performance of duties. Length of day is unpredictable; long hours may be required to meet with customers; attend bank functions; supervise employees; accommodate peak periods, employee absences, staffing emergencies or computer failure.

External – Moderate travel to meet with applicants and customers regarding loan or depository needs. Attends outside bank-related functions to enhance bank's visibility in the community.

PHYSICAL DEMANDS (The physical effort generally associated with this position)

Work involves standing and walking for brief periods of time but most work is done from a seated position. There is potential for eyestrain from reading detailed printouts and computer screen. Work may include occasional carrying objects weighing up to 10 pounds such as files, documents, and computer printouts. Work normally requires finger dexterity and eye-hand coordination to operate computer keyboard at a moderate skill level. Deadlines, disgruntled customers, workloads during peak periods and pressure to achieve goals may cause increased stress levels.

WORKING RELATIONSHIPS/CONTACTS (Positions, other than supervisor and immediate co-workers, with which incumbent has frequent contact and the reason for contact.)

Internal – Extensive contact with Senior and Executive Management and moderate contact with Board of Directors regarding lending applications and services, and with other department supervisors regarding customer service, new account/loan status, and other customer inquiry, research or problem resolution issues. Communicates with Loan Services personnel and Credit Analyst to achieve maximum customer satisfaction regarding loans. Moderate contact with bank officers regarding opening and closing branch facilities.

External – Extensive contact with loan applicants and depository customers.

Supervision of Others – Supervision of junior lending officers.

ACCOUNTABILITY (Budget/asset amount managed, revenues/profits produced, and/or other financial resource incumbent is accountable for. Also indicates judgement/decision making level.)

This position is directly responsible for the overall performance in reaching desired goals of profitability and business development.

CONTACT:

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