

# UNITY NATIONAL BANK

An Equal Opportunity Employer

## JOB DESCRIPTION

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**JOB TITLE:** Relationship Manager Lending

**FLSA:** Exempt

**REPORTS TO:** Chief Lending Officer

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### GENERAL SUMMARY

We are a fast growing nationally chartered community bank seeking an experienced focused entrepreneur-minded lender to join our dedicated, and passionate team as a lending officer. In this position you will be primarily responsible for soliciting, negotiating, underwriting, and coordinating the closing of new and renewed commercial, real estate, SBA, consumer, and residential, loans in compliance with the bank's lending policies and procedures. You will also be responsible for managing an existing portfolio to maintain profitability, analyze, structure new loan requests from existing clients, recommend policy exceptions and waivers when appropriate to ensure credit quality and maintain relationship profitability. In addition, you will be responsible for developing deposit relationships with customers; and promote the Bank by maintaining good customer relations and referring customers to the appropriate staff for additional services. To succeed, you will need a high degree of initiative, discernment, and strong business development and credit skills. The bank will require that you maintain a thorough working knowledge of the bank's products, services, and basic operations. You must be able to work independently and comply with all bank policies and procedures as well as all applicable state and federal banking regulations including the Bank Secrecy Act.

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### ESSENTIAL FUNCTIONS

- Obtain all relevant information necessary to make initial an assessment of potential opportunity.
- Interview prospective applicants and conduct the initial due diligence of the prospect to determine suitability and credit worthiness of the prospective loan client.
- Assist underwriter in completing loan presentations and present opportunities loan committee approval.
- Effectively communicates loan decisions to applicants.
- Propose loan structure terms and condition, prepare term sheets and commitment letters, review loan documentation prior to closing.
- Coordinate with loan operations to ensure proper tickler and follow up reminders are in place in accordance with approved financial reporting and compliance requirements.
- Identification of problem loans.
- Develop and maintain new customer relationships from centers of influence such as CPAs, personal contacts and professional networks.
- Promotes and cross sell other bank products and services.
- Performs other duties as assigned.

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### KNOWLEDGE, SKILLS & ABILITIES

- Bachelor's degree in Finance, Accounting, Management, Economics, or related field.
- Minimum (5) years of commercial and/or real estate lending experience.
- Formal credit training strongly preferred, however all candidates will be considered
- Strong sales skills.
- Strong credit and analytical skills.
- Excellent written and verbal communication skills.
- Adequate knowledge of bank operations, products/services compliance and regulations related to deposits, lending and operations.
- Demonstrated ability to develop, process and advance several credit opportunities simultaneously while managing an existing portfolio with the assistance of a Portfolio Manager.
- Strong written, oral, and customer service interpersonal skills.