

Chino Commercial Bank is currently seeking an experienced and qualified Senior Commercial Loan Underwriter for our Chino Administration and branch location. Candidate must have Commercial Lending experience, expert knowledge and application of underwriting skills, as well as excellent management and writing skills.

SUMMARY

This position reports directly to the Chief Credit Officer and is responsible for providing support, direction, as well technical credit information, and loan policies and procedures to ensure the overall quality of the Bank's lending portfolio. This position is responsible for all aspects of overseeing the credit quality of a defined commercial loan portfolio including new credit requests from existing and potential customers.

Under general direction, underwrites, approves/declines loans within defined limit of authority, and as deemed appropriate, recommends credit action / solutions to identified credit authorities for approval. Duties include gathering and analyzing credit information on current and potential borrowers; writing credit memoranda, conducting periodic loan reviews of existing credit relationships and making site visits as needed.

This position also participates with Senior Management in developing and monitoring loan policies and objectives. This Officer reviews requests for commercial, industrial or residential financing projects, incorporating information obtained from independent appraiser and cost engineers to analyze and identify the economic and market feasibility of the proposed project(s) and evaluates financial data to determine the credit risk.

This position may call on potential or existing customers to develop new deposit, loan and merchant business and increase or retain existing business relationships for a specific target market of small to medium size businesses and business professionals; attain established individual, department and Bank goals through active participation in sales management and officer call programs.

As additional direct responsibilities, provides for ongoing credit training as well as oversee and monitor the technical credit development of staff and line Officers; performing direct supervisory duties of department staff, and coordinates staff for coverage in all related areas of the department. This Officer is accountable for adherence to Bank policies and procedures, promoting business for the Bank by providing and maintaining a superior level of customer relations and service and referring customers to appropriate staff for new services, and must maintain compliance within audit, internal controls, security, BSA, CTR standards.