

FREEDOM BANK

OF SOUTHERN MISSOURI

Loan Officer

Location: Branch Name(s)

Department: Loan Department

Reports to: Branch President/Chief Lending Officer

Hours: Full-time, Monday-Friday, occasional Saturday work may be required

Job Summary:

Freedom Bank Loan Officer must be friendly, personable, self-motivated, enthusiastic and have knowledge of lending and management practices. They are responsible for working with new and existing customers to identify their financial needs and assist them in selecting both loan and depository products.

Essential Job Functions:

1. Meet with current and potential loan customers to determine needs and creditworthiness.
2. Review credit applications and execute a credit analysis with assistance from credit department.
3. Manage and build diverse loan portfolio including correcting credit exceptions, maintaining collateral insurance and collecting past due loan payments when necessary.
4. Maintain loan renewals and modifications.
5. Participate in continuing education opportunities related to banking and lending regulations, trends, and expectations.
6. Partner with Loan Assistant to execute accurate loan documentation in accordance with Freedom Bank policy and banking regulations.
7. Involvement in community activities and customer events.
8. Other duties that may be assigned.

Job Requirements:

- 3-5 years of banking experience required, or bachelor's degree in related field.
- Ability to maintain an official NMLS license.
- Excellent communication skills including comfort in building relationships with customers.
- Ability to handle multiple projects simultaneously.
- Self-starter who is organized, efficient, and has great time management skills.
- Excellent oral and written communication skills.
- Ability to communicate in English.
- Excellent work habits, attendance, and ability to follow policies and procedures.

FREEDOM BANK

OF SOUTHERN MISSOURI

Physical & Environmental Conditions:

- This position exists in an office environment requiring the individual to perform normal activities including, but not limited to, lifting, filing and retrieving, operating office equipment, etc.
- Must be able to remain seated for long periods of time.
- Occasional travel for customer meetings, training, and community events required.

Working Relationships:

- All bank management and associates
- Customers and potential customers (in person and by phone)

Education:

- Minimum education level - A high school diploma or equivalent required, with a minimum of 5 years banking experience including 3 years of loan experience.
- Preferred education level - A bachelor's degree in business, finance, or related field is preferred.

Supervisory Responsibilities:

- Does not normally supervise subordinates.

Note: This position description is intended to describe the nature and level of work performed by the associate assigned to this classification. It is not an exhaustive list of all responsibilities, duties, skills required for associates in this classification.