

## **Greenwood Credit Union is seeking a relationship focused COMMERCIAL LOAN ADMINISTRATOR**

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The Commercial Loan Administrator is responsible for monitoring and co-managing a diverse, complex portfolio of commercial, commercial real estate, Small Business Administration (SBA), and construction loans and assisting the VP of Commercial Lending in the retention and expansion of existing member relationships, being knowledgeable of the business strategy and providing excellent member service according to established Credit Union policies, procedures, and legal and regulatory guidelines.

### **Essential duties include but are not limited to:**

- Manage borrower financial reporting submissions and insurance tickler maintenance.
- Coordinate all pre- and post-closing activities, including but not limited to: appraisal engagement and review, drafting and/or review of closing documentation, follow-up and review of legal file, document tracking.
- Prepare annual reviews on existing loans, and credit analysis and loan write-up for new loans including but not limited to: detailed analysis of financial statements, collateral analysis, debt service, covenant compliance and credit risk rating, Borrower and Guarantor analysis, analyze credit risks and identify mitigants and recommendations.
- Maintain timely renewals of loan maturities and lines of credit.
- Ensure timely completion of credit file updates and ongoing loan maintenance including the preparation of credit memos, payoff statements, loan discharges and loan disbursements.
- Complete monthly SBA Colson reporting and other SBA servicing functions, as needed.
- Generate periodic reports and assist in developing a wide variety of correspondence, spreadsheets, forms and other documents relative to the Commercial Lending function utilizing a broad range of computer applications.
- Perform a broad range of administrative/clerical functions and other duties as assigned.
- Serve as liaison for the VP of Commercial Lending and provide timely, knowledgeable and courteous service to members and a diverse group of important external callers and visitors, as well as internal contacts at all levels of the organization; answer questions, provide documentation, resolve discrepancies, and handle various other day to day issues.
- Coordinate and/or participate in special credit union and business development activities.

### **Qualifications include but are not limited to:**

- Bachelor's degree in Accounting, Finance, Economics or related field
- Minimum three (3) years experience in a commercial lending environment including direct experience in credit analysis, origination, portfolio, relationship and risk management; Small Business Lending (SBA) experience a plus
- Background on financial analysis of business/personal tax returns and financial statements for business structures
- Professional, well-developed interpersonal, relationship building, verbal and written communication skills
- Strong business and report writing skills
- Superior organizational skills and strong attention to detail
- High proficiency with Microsoft Office suite of products and internet based applications
- Must be fluent in English; Bilingual a plus
- Must be adaptable to various competing demands and meet deadlines in a fast paced environment
- Ability to operate a motor vehicle with a valid Drivers license
- Must demonstrate a high degree of professionalism with positive and professional image and demeanor

All candidates will be required to consent to a background screening which may include criminal and credit checks.

A complete Job Description and analysis of the physical and mental demands of this position are available upon request.

**Qualified applicants only should respond with cover letter and resume to [hr-commercial@greenwoodcu.org](mailto:hr-commercial@greenwoodcu.org)**

*Greenwood Credit Union is an Equal Opportunity/Affirmative Action Employer and therefore provides equal employment and advancement opportunities to all employees and applicants for employment without regard to race, color, ethnicity, religion, gender, pregnancy/childbirth, age, national origin, sexual orientation, gender identity or expression, disability or perceived disability, genetic information, citizenship, veteran or military status, marital or domestic partner status, or any other category protected by federal, state and/or local laws.*