



<b>Job Title:</b>	Commercial Lender	<b>Reports To:</b>	Chief Lending Officer
<b>Job Grade:</b>	(6-11) \$67,500 - \$124,500	<b>Position Type:</b>	Full Time
<b>Location:</b>	Denver, Colorado	<b>Exempt/Non-exempt:</b>	Exempt

**Job Summary:**

Native American Bank is a nationally chartered, community development focused bank. Through collaboration, we provide access to financial services for Alaska Native and Native American communities creating economic independence, development and sustainability. At Native American Bank, our primary mission is to assist Native American and Alaskan Native individuals, enterprises and governments to reach their goals by providing affordable and flexible banking and financial services.

The Commercial Lender is responsible for originating new commercial relationships and cross selling of existing clients throughout the country. This position is responsible for negotiating, analyzing and coordinating the closing of large, complex loan transactions to individual Native American business owners, tribal enterprises and tribal governments, in compliance with the Bank’s lending policies and procedures. The Commercial Lender is responsible for proactive client portfolio management, exceptional customer service and selling full commercial banking solutions to clients. Must be familiar with all aspects of the commercial lending process including loan structuring, cash flow analysis, collateral analysis, government regulations and compliance. Experience utilizing federal government agency loan guaranty programs (USDA, SBA, HUD) and working with Native communities preferred.

**Note:** *This job description is not intended to be an exhaustive list of all duties, responsibilities, or qualifications associated with the job.*

**Essential Duties/Responsibilities:**

- Participate in the business development activities of the Bank on a continual basis.
- Identify appropriate prospects, create and manage an effective prospect list and perform activities to insure growth in loan portfolio.
- Continually serve our prospects and customers through a consultative selling, trusted advisor role to assist them in recognizing and tackling business opportunities and risks, and helping them accomplish their goals while maximizing our effectiveness.
- Participate in the underwriting and documentation of the credit as required.
- Attends Directors Loan Credit Committee as required with ability to provide thoughtful feedback to the committee.
- Monitor the portfolio for credit quality. Understand, detect and report the early warning signs of problem credits so as to minimize the risk of credit loss and to maintain appropriate risk ratings on all loans. For most credits, monitoring is conducted on a quarterly basis, though as required in credit specific loan covenants.
- Understand what differentiates Native American Bank from other banks and consistently demonstrate our approach to lending to Alaska Native and Native American owned businesses and entities in all aspects of their work with borrowers, colleagues and partners.
- Demonstrate and maintain an in-depth understanding of the unique challenges the communities we serve face in accessing capital for community and economic development.
- Identify and maintain relationships with organizations and agencies focused on community and economic development in Native American and Alaska Native communities.
- Ability to work with a wide variety of clients, including tribal government officials and other decision makers in tribal entities.
- Represent the bank at various tradeshow, conferences and summits. Travel required (approx. 15% - 20%) to events and in-person client meetings.

- Supports the mission of the bank and the core values of the organization and follows established company policies and procedures.
- Demonstrated sensitivity to the financial needs of historically underserved communities and the partners that serve them.
- Performs job functions in compliance with all company policies, federal and state rules and regulations as applicable to the position.

**Other Duties/Responsibilities:**

- May perform other duties as assigned.

**Qualifications:**

- Bachelor’s degree in finance, accounting or related field
- 3-5 years’ experience in a commercial lending environment
- Knowledge of community and economic development lending and utilization of federal government loan guaranty programs preferred.
- Experience working with Native communities preferred.
- Proven ability to drive a business development effort individually and as a part of a team.
- Experience implementing creative selling and innovative problem solving techniques.
- Strong mathematical and analytical skills
- Ability to effectively manage deadlines in a fast-paced environment
- Excellent oral and written communication required. Strong presentation skills a plus.
- Strong attention to detail.
- Ability to travel (15 – 20%)

**Physical Demands and Work Environment:**

- Continually required to sit for long periods of time.
- Continually utilize visual acuity to operate equipment, read technical information, and/or use a keyboard.
- Occasionally required to lift items less than 25 pounds.

Reviewed By:	J. O’Connell/Employers Council	Date:	6/23/2021
Approved By:	Shannon Ward	Date:	6/25/2021
Last Updated By:	Shannon Ward	Date:	6/25/2021