**CREDIT OFFICER**

**Heartland Bank**

**Jefferson, Manson, Gowrie Iowa**

**Summary**

Responsible for managing all aspects of the credit risk management function including loan policy, approval process, administration and portfolio analysis. Provide overall loan portfolio management oversight to ensure the Bank’s asset quality meets stated objectives and that the emphasis of the Bank’s overall credit relationship management is consistent with the Bank’s underwriting standards. This will involve working closely with the loan officers, loan processors, leadership team, regulators and individuals at all levels within the organization.

**Relationships**

Reports to: EVP

**DUTIES + RESPONSIBILITIES**

Spread financial statements for new or renewing loan requests, annual reviews, modifications or recurring financial reporting. Discuss new or renewing loan requests with lender to include loan structure, terms and how it fits within the Bank’s loan policy. Provide recommendation as to the Bank’s interest in the loan request.

Preparation of credit presentations for new or renewing loan requests, annual reviews or modifications. Presentations are prepared for lender review and submitted for lender, loan committee or Board of Director approval. May include presentation of loan request to loan committee for approval. Credit presentation includes the assignment of risk rating and loan pricing for new and existing borrowers.

Prepare and analyze monthly and quarterly loan loss, loan concentration, lending limit, loan exception and loan sensitivity reports for presentation to Leadership Team and/or the Board of Directors.

Work with staff to maximize loan processing and loan file documentation productivity and efficiency.

**Qualifications, Special Knowledge, Education and Abilities**

Bachelor’s degree in business, accounting or related field desired.

Prefer minimum 5-10 years of commercial credit, financial analysis or commercial lending including credit risk management experience.

Knowledge of related state and federal lending and compliance regulations.

Accounting and business financial knowledge with the ability to analyze financial statements, repayment capacity, collateral and tax return analysis.

Advanced financial analytical skills with sound judgment and critical decision-making abilities.

Ability to perform essential functions of the job with or without accommodation.